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ABSTRACT

This manual provides curriculum materials for implementing a career exploration class in business and office occupations within a Practical Arts Education program for middle/junior high school students. Introductory materials include the program master sequence, list of business and office occupations, and an overview of the competency-based instructional system for practical arts. A guide to learning activities is presented, which contains instructor's guide sheets for each task assignment sheet. Each guide sheet lists objectives, attitudes and values to be developed, one or more checkout activities, recommended references and audiovisuals, notes and suggestions for instruction, and references and necessary tools and equipment. Master copies of learning activities are included. Appendixes include lists of vocabulary, references appropriate for career exploration, practical arts videotapes, and ideas for addressing students with special needs. The 15 student task assignment sheets are also included. Each contains these components: an introduction, objectives, learning activities, checkout activities, vocabulary, instruction sheets, and a copy of the instructor's final checklist. Tasks are provided for six families of the business and office cluster: management/ownership, clerical, secretarial, word processing, accounting, and data processing. (YLB)

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PRACTICAL ARTS

Business and Office Exploration

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1983

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[Student Task Assignment Sheets]

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PROGRAM MASTER SEQUENCE

PRACTICAL ARTS

Business and Office Cluster

CODE NUMBER		MODULE STOCK NUMBER	SLIDE STOCK NUMBER	TAPE STOCK NUMBER
MANAGEMENT/OWNERSHIP FAMILY				
	Completing an Installment Loan			
PA-BO-10	Contract	6-047	*	*
PA-BO-3	Compose and Dictate a Business Letter	6-048	*	*
	Write a Plan for Starting a Small			
PA-BO-15	Business	6-049	*	*
CLERICAL FAMILY				
PA-BO-8	Solve Problems on the Calculator	6-050	*	*
PA-BO-9	Process a Bank Deposit	6-051	*	*
PA-BO-7	File Alphabetically	6-052	*	*
	Receive and Place Business Telephone			
PA-BO-13	Calls	6-053	*	*
PA-BO-6	Prepare Incoming and Outgoing Mail	6-054	*	*
SECRETARIAL FAMILY				
PA-BO-4	Transcribe Machine Dictation	6-055	*	*
	Design and Reproduce a Business			
PA-BO-5	Letter	6-056	*	*
PA-BO-12	Handwrite and Transcribe Shorthand	6-057	*	*
WORD PROCESSING FAMILY				
PA-BO-1	Keyboard a Paragraph	6-058	*	*
	Input and Edit a Paragraph on the			
PA-BO-2	Word Processor	6-059	*	*
ACCOUNTING FAMILY				
PA-BO-11	Prepare a Balance Sheet	6-060	*	*
DATA PROCESSING FAMILY				
	Write, Input, and Run a Computer			
PA-BO-14	Program	6-061	*	*

BUSINESS AND OFFICE OCCUPATIONS

Management/Ownership Family

Small Business Owner/Manager
Personnel Manager
Credit and Collections Manager
Office Manager
Budget Management Analyst
Administrative Assistant

Clerical Family

Administrative Clerk
Clerk-Typist
Receptionist
Bank Teller

Secretarial Family

Secretary
Shorthand Reporter
Stenographer
Stenotype Operator

Accounting Family

Bookkeeper
Accounting Clerk
Accountant

Data Processing Family

Systems Analyst
Computer Programmer
Computer Operator
Data-Entry Operator

Word Processing Family

Word Processing Specialist
Word Processing Operator

OVERVIEW OF THE CBVE INSTRUCTIONAL SYSTEM FOR PRACTICAL ARTS

Overview of Program

The purpose of the Practical Arts Education program is to broaden the experiences of middle/junior high school students by providing them with an opportunity to become oriented to the world of work and explore a diversity of career goals in order that they may be better prepared to make decisions on their personal needs and future goals. The Practical Arts program consists of a series of career exploration classes based on the occupational clusters spread over a two-year period. A cruise through each occupational cluster shall include the implementation of three behavioral components or domains.

- (A) Cognitive: Students shall survey or cruise the content of the occupational cluster. This survey should include the scope, levels, working conditions, entry requirements, duties performed, opportunities, and related jobs in the occupational cluster.
- (B) Psychomotor: Students shall have in each cluster experiences of tasks that will be the same as or similar to those who work in the occupational cluster. These experiences or tasks shall be action oriented, vary with the students' interests, aptitudes, and abilities, and be at various levels of employment within a cluster.
- (C) Affective: Students shall receive guidance and the opportunity to systematically apply those knowledges and experiences within the cluster to his/her own interest and abilities, his/her present and future choices, and future occupational decisions and experiences.

The competency-based vocational education curriculum is specifically directed at the psychomotor, activities, experience, or tasks aspect of the Practical Arts program. Teachers are encouraged to augment their lesson plans with cognitive information about the occupational clusters from other sources. The curriculum here will help specifically in the psychomotor aspect of the program.

Competency-Based Vocational Education

The purpose of this manual is to aid the instructor in implementing a competency-based instructional program. It is intended as a guide and resource for the teacher using CBVE materials. The materials in any occupational area have several common elements, particularly their purpose and their format, which will be discussed later.

Regardless of the delivery system used to implement it, CBVE is based on the concept of competencies. That is to say, it is an instructional system in which: (1) the competencies for specific occupations are built around tasks validated by incumbent workers; (2) instruction is designed around performance objectives based on the worker tasks; (3) students are held accountable for meeting the specified minimum standards of performance required for entry-level jobs.

These instructional materials have been developed by Kentucky teachers. They have attempted to provide relevant learning activities and performance objectives which include: (1) the skills (or tasks) which the student must learn; (2) the conditions under which the student must perform; and (3) the standard or level of achievement to which the student must perform.

The purpose of the Curriculum Unit (CBVE) is to develop and assist the implementation of competency-based instructional materials. The Unit is located at:

1910 Capital Plaza Tower
Frankfort, KY 40601

To facilitate the implementation of CBVE materials, a person has been identified in each vocational region as a CBVE Contact Person. Please address any problems or concerns about your CBVE program to your Regional Contact Person.

By the time you receive your CBVE materials, you should have attended a workshop for teachers implementing CBVE materials. The Inservice Education modules, which were distributed at the workshop, are your greatest source of suggestions for setting up and managing a CBVE program. For more detailed information, consult your inservice modules or your Regional Contact Person.

Using the Instructor's Manual

This Instructor's Manual is divided into two sections: introductory materials and Instructor's Guide to Learning Activities. The introductory materials include, among other things, the Program Master Sequence. It contains a listing of the task assignment sheet and slide/tape titles, code numbers, and stock numbers.

You can use the Program Master Sequence as a quick reference guide to the contents of the instructional program, as well as a checklist for insuring that all materials have been received. The code numbers and stock numbers serve as a guide to ordering additional materials.

The Instructor's Guide to Learning Activities is the heart of this manual, because it contains a brief listing of the contents of each task assignment sheet with suggestions for its use. It is suggested that you insert the corresponding task assignment sheet behind the Guide Sheets so you will have the complete program in one place.

Format is consistent throughout all CBVE programs in that the materials contain the same basic components:

Introduction - tells the student what he/she will learn and why it is important.

Objective - clearly states what the student is expected to know or do, under what conditions, and how well.

Learning Activities - a "road map" for the student to follow in going through the task assignment sheets; list the various activities the student will perform in learning the task.

Instructor's Final Checklist - tells the student and the instructor exactly what the student will be evaluated on in the check-out activity; the instructor uses this sheet to rate the student's performance.

Check-Out Activities - tells the student what he/she will be asked to do for the final test or performance.

The Instructor's Guide Sheets in this manual present the essential information in capsule form. In addition, they list: the recommended references and audio-visuels; attitudes and values to be developed; notes and suggestions for instruction; alternate activities for students; necessary tools and equipment; and space for teacher's notes.

The task assignment sheets are designed to be left intact. Students should be reminded not to write on any of the pages. In some cases, they will be required to obtain duplicates or sheets like the ones shown. These are often student self-checks. They can be filed in a folder and can be obtained as needed.

The Instructor's Final Checklist is another page that should not be written on. It should remain in the task assignment sheet although you may want to make additional copies of it to place in students' folders.

INSTRUCTOR'S GUIDE TO LEARNING ACTIVITIES

KEYBOARDING A PARAGRAPH

OBJECTIVE

GIVEN a short paragraph and access to a keyboard and a keyboard chart,

KEYBOARD THE PARAGRAPH.

YOU SHOULD complete the paragraph, using the fingering indicated on the keyboard chart.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will become aware of the extensive use of keyboards in the business world. They are used in computer science, data processing, computer accounting, word processing, and even graphic arts.

CONTENTS

Instructor's Final Checklist

Learning
Activity Number

KEYBOARDING A PARAGRAPH

8

CHECK-OUT ACTIVITY

Your teacher will provide a short paragraph. Keyboard the paragraph. Use the fingering indicated on the keyboard chart.

LAF	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Demonstrate the four steps in getting ready to type: --Arrange the work area --Insert the paper in the machine --Assume the correct typing position --Set the margins Have students practice these steps. Assist them when necessary.	Typewriters/computers Typing paper	
2	Have students locate the home keys on the keyboard chart. Call attention to the proper fingering. Then have them locate the home keys on the keyboard. Demonstrate how to place the fingers on the home keys. Have students practice placing fingers in home key position.	Typewriters/computers Keyboard chart (wall chart or chart in the introductory pages of a beginning typing or computer book)	
3	Show students how to use the space bar, and have them practice.	Typewriter/computer	
4	Show students how to return the carriage or element carrier, and have them practice.	Typewriter/computer	
5	Demonstrate how to keyboard the home keys: fingering, striking, releasing. Provide time for students to "get the feel" of the keyboard.	Typewriter/computer with paper inserted	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Dictate, slowly, the individual keys ASDF-JKL;. Allow students to use the keyboard chart when necessary.	Typewriter/computer with paper inserted Keyboard chart	
6	When students appear to feel comfortable with the letters, dictate short words using the home key letters. (Since this is an exploratory activity, you may consider permitting students to look at the keyboard.)	Typewriter/computer with paper inserted "Words and Phrases (Home Keys)" (Copy in this section)	
7	Have students practice keyboarding the remaining letters (excluding numbers), the period, and the comma. They may use the keyboard chart as reference for fingering. Allow them to look at the keyboard.	Typewriter/computer with paper inserted Keyboard chart	
8	Provide each student a copy of the typewritten paragraph. Have the students keyboard the paragraph, using the correct fingering. (Allow them to look at the keyboard as they copy the paragraph.) They should not be expected to correct mistakes. The objective is to complete the paragraph. Use the Instructor's Final Checklist to evaluate each student's performance.	Typewriter/computer with paper inserted Keyboard chart Brief paragraph (Master Copy in this section) Instructor's Final Checklist	

WORDS AND PHRASES (HOME KEYS)

as as all all lad lad ask ask dad dad fall fall as
all fall ad lad fad as ask asks all ads ask a lad;
a jak; all fall; all lads fall; as a dad; as a lad

Check-Out Activity

KEYBOARDING A PARAGRAPH

You can use your mind.

This is a gift. Use this

gift to add to the things

that you can do.

INPUTTING, EDITING, AND PRINTING A PARAGRAPH ON THE WORD PROCESSOR

OBJECTIVE

GIVEN a paragraph and access to word processing equipment,

INPUT, EDIT, and PRINT THE PARAGRAPH.

YOU WILL be rated in accordance with the Instructor's Final Checklist.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will realize that automation is the trend for business and office occupations. Operation of this type of equipment requires highly skilled personnel.

CONTENTS

Instructor's Final ChecklistLearning
Activity Number

INPUTTING, EDITING, AND PRINTING A PARAGRAPH ON THE
WORD PROCESSOR

4

CHECK-OUT ACTIVITY

Your teacher will provide a brief paragraph.

Follow this procedure when preparing your paragraph:

1. Input the paragraph on the word processor.
2. Edit the paragraph by changing a letter within a word, changing an entire word, and moving a sentence. Your teacher will tell you where the changes are to be made.
3. Print one copy of the paragraph.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Arrange for a class visit to a word processing center, or Point out the various parts of the word processing system used in your classroom, and discuss the function of each part.	Word processing center or Word processing system System unit Keyboard Display station Printer	
2	If possible, have a copy of the operating instructions available for students to study. Demonstrate the following steps in operating the word processing equipment: --Power on the keyboard and display --Sign on to the system --Input a message --Print the message --Sign off the system Demonstrate one step and give the students the opportunity to practice it. Then move on to the next step.	Word processor operating instructions Word processing equipment	
3	Have students study the operating instructions for editing on the word processor, and/or Demonstrate the following editing process:	Word processor operating instructions Keyboard and display station	

DAY	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	--Locate, delete, and change a letter within a word --Locate, delete, and replace a word --Identify, save, and move a sentence to a pre-determined space on the page Demonstrate one process at a time, and give the students the opportunity to practice it before moving to the next process.		
4	Demonstrate how to print out copy on the word processor.	Word processor Printer Paper	
5	Provide each student a copy of a brief paragraph. Include one incorrect letter within a word. Have students follow this procedure: --Input the paragraph on the word processor --Edit the paragraph: -Change the incorrect letter within the word -Change an entire word. (Specify which word is to be changed and how you want it changed; e.g., change "should" to "would.") -Move a sentence. (Tell the students where to move a specific sentence.)	Brief paragraph Word processing equipment Instructor's Final Checklist	

IA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	--Print one copy of the edited paragraph Use the Instructor's Final Checklist to evaluate each student. NOTE: Paragraphs should not be checked for typo- graphical errors. Check only for those items listed on the Checklist.		

COMPOSING AND DICTATING A BUSINESS LETTEROBJECTIVE

(1) COMPOSE A BUSINESS LETTER.

YOUR LETTER should follow the basic rules for composing good business letters.

(2) GIVEN a tape recorder or dictation equipment and the letter you composed, DICTATE YOUR BUSINESS LETTER.

YOU SHOULD follow the basic rules for dictating.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will learn to appreciate well-written letters.

--Students will realize that clear, well-planned letters can save the company money.

CONTENTSInstruction SheetsLearning
Activity Number

- I BASIC RULES FOR COMPOSING GOOD BUSINESS LETTERS
II BASIC RULES FOR DICTATING

1
4

Instructor's Final Checklist

COMPOSING AND DICTATING A BUSINESS LETTER

7

CHECK-OUT ACTIVITIES

- (1) Compose a brief business letter on a topic of your choice.
(2) Dictate your business letter on a tape recorder or dictation machine.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Have the class read Instruction Sheet I. Discuss each of the steps in composing a good business letter.	Instruction Sheet I	
2	Show the class a variety of actual business letters. Call attention to the format of a business letter, beginning with the letterhead and ending with the reference notations. As a class, critique each letter using the rules in Instruction Sheet I as a guide.	Actual business letters Instruction Sheet I	
3	Provide the class with a topic for a business letter. Have each student prepare a rough draft of a letter. Have students exchange letters and critique each others work.	Topic for a business letter Instruction Sheet I	
4	Have the class read Instruction Sheet II. Discuss the rules for effective dictation.	Instruction Sheet II	
5	Provide the class an opportunity to observe dictation equipment being used. If possible, arrange to have several types of equipment shown. AND/OR	Suggested resources: Office supply company representative High school business and office class and/or Office supply catalogs	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Have students examine pictures of various types of dictation equipment in office supply catalogs.		
6	Have students dictate to each other. As one dictates, the other may use the rules in Instruction Sheet II as a checklist.	Letters composed in Learning Activity 3. Instruction Sheet II	
7	Have each student compose a brief business letter on a topic of his/her choice. Use the Instructor's Final Checklist to evaluate each letter. (Have the student make any necessary revisions before dictating the letter.) Have each student dictate his/her letter on a tape recorder or dictation machine. Use the Instructor's Final Checklist to evaluate each student's dictation. (You may consider having business and office students listen to the dictation and complete item 2 of the Instructor's Final Checklist.) NOTE: This dictation will be used in the next task assignment sheet.	Tape recorder or dictation machine Instructor's Final Checklist	

TRANSCRIBING MACHINE DICTATION

OBJECTIVES

GIVEN the necessary equipment and a recording of a business letter dictated in Task Assignment Sheet PA-BO-3,

TRANSCRIBE THE LETTER in handwriting.

YOU SHOULD transcribe the entire letter as dictated, spell all words correctly, and punctuate all sentences correctly.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will realize that accuracy is imperative in business communications.

CONTENTS

Instructor's Final ChecklistLearning
Activity Number

TRANSCRIBING MACHINE DICTATION

4

CHECK-OUT ACTIVITY

Use your own tape player, or go to your assigned work station. Transcribe, in your own handwriting, the business letter recorded on your tape.

TRANSCRIBING MACHINE DICTATION

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Demonstrate how to transcribe from machine dictation: start the tape, listen to a phrase, stop the tape, write what was said. Follow this procedure until the entire dictation has been transcribed.	Dictation tape Tape player or transcribing machine	
2	Set up several work stations. Equip each one with a tape player or transcribing machine. Assign students to each station. Give each student a recording. Be sure he/she does not have his/her own. When necessary, show students how to insert the tape and to operate the equipment. (Students who have their own tape players may work independently.)	Recordings prepared in Task Assignment Sheet PA-BO-3 Tape players and/or transcribing machines	
3	For students who do not have tape players, prepare a schedule for using the assigned work station. Have each student listen to the recording, replay unclear portions of the recording, and, when necessary, look up spelling and punctuation.	Recordings Tape players and/or transcribing machine Dictionary English grammar book	
4	Have students transcribe, in their own handwriting, the business letter recorded on the tape	Recordings Tape players and/or transcribing machines Instructor's Final Checklist	

TRANSCRIBING MACHINE DICTATION

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	you provided in Learning Activity 2. Students may use their own tape players or go to a work station. (Correct letter format is not important at this time. It will be covered in the following task assignment sheet.) Use the Instructor's Final Checklist to evaluate each letter. NOTE: This letter will be used for the next task assignment sheet.		

DESIGNING AND REPRODUCING A BUSINESS LETTER

OBJECTIVES

- (1) USING the letter you transcribed in Task Assignment Sheet PA-BO-4,

DESIGN A HANDWRITTEN BUSINESS LETTER.

YOUR LETTER should be on letterhead stationery and in an acceptable letter style. It should be neat in appearance and free of misspelled words and grammatical errors. The ZIP Code and state abbreviation should be correct.

- (2) GIVEN access to a copy machine,

REPRODUCE ONE COPY OF YOUR BUSINESS LETTER.

YOUR COPY of the letter should be straight (not crooked) on the page, and all words should be clear and readable. The paper should be free of burns, smudges, tears, or wrinkles.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will understand that the use of copy/duplicating machines can save the business money, because a document has to be typed only one time.

CONTEXTS

Instructor's Final Checklist

Learning
Activity Number

DESIGNING AND REPRODUCING A BUSINESS LETTER

5 & 9

CHECK-OUT ACTIVITIES

- (1) Write your business letter on the letterhead stationery you designed. Use one of the acceptable letter styles. (If your letter requires two pages, use a plain piece of paper for the second page.) Write in black ink.
- (2) Your teacher will arrange for use of a copy machine. Make one copy of the master of your business letter.

DESIGNING AND REPRODUCING A BUSINESS LETTER

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	(Note: If the class has completed the Public Service Cluster, it may not be necessary to go through this activity.) Show the class how to use the ZIP Code Directory. Have students practice looking up ZIP Codes.	Copies of a page from the <u>ZIP Code Directory</u> or Several copies of the ZIP Code Directory List of cities and states	
2	Make a transparency of the states and their abbreviations. Have the class make a copy for their own reference.	List of states and their two-letter abbreviations (master copy in this section) Transparency Overhead projector	
3	Make several types of business letterheads available for students to examine and compare. You may have students bring business letters from home, prepare your own handouts, or make a transparency showing various kinds of letterheads. Have each student design his/her own letterhead on white, unlined paper. (NOTE: If time is limited, this activity may be optional.)	Business letterheads White, unlined paper	
4	Make handouts or transparencies of the three most used letter styles. Call attention to the placement of each section of the letters.	Letter styles (master copies in this section)	

DESIGNING AND REPRODUCING A BUSINESS LETTER

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Also, point out the salutation and complimentary close.		
5	Have students go through the first Check-Out Activity. Letters should be written in <u>black</u> ink on the letterhead stationery. Use the Instructor's Final checklist to evaluate each letter.	Business letters dictated in the previous task assignment sheet Letterhead stationery designed by the students <u>Black</u> ink pens (Blue will not copy well.) Instructor's Final Checklist	
6	Show the class copies made from different methods of copying. Have students compare the quality of the copies.	Copy made from: --a stencil (mimeograph) --a spirit master (ditto) --a copy of the original (copy machine such as a Xerox or IBM copier)	
7	If necessary show students how to make a master; and have each student make a master of his/her letter. (Note: If a stencil is used, you may have the students type a few lines of their letters rather than using a stylus.)	Stencil or Spirit master (if necessary)	
8	Show the students how to make copies from a master.	Copy machine Master	

DESIGNING AND REPRODUCING A BUSINESS LETTER

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
9	Arrange for students to use the copy machine to reproduce one copy of their master business letter. If it is against school policy for students to use the machine, you may arrange for students in a high school business class to make the copies; or you may prefer to make them yourself. Use the Instructor's Final Checklist to evaluate each copy. (Note: If students do not make their own copies, use only item 2,b for the evaluation.)	Copy machine Masters	
	NOTE: The original and copy may be used in the next task assignment sheet.		

SPECIAL TWO-LETTER STATE ABBREVIATIONS

AUTHORIZED FOR USE WITH ZIP CODE*

Alabama	AL	Montana	MT
Alaska	AK	Nebraska	NB
Arizona	AZ	Nevada	NV
Arkansas	AR	New Hampshire	NH
California	CA	New Jersey	NJ
Colorado	CO	New Mexico	NM
Connecticut	CT	New York	NY
Delaware	DE	North Carolina	NC
District of Columbia	DC	North Dakota	ND
Florida	FL	Ohio	OH
Georgia	GA	Oklahoma	OK
Guam	GU	Oregon	OR
Hawaii	HI	Pennsylvania	PA
Idaho	ID	Puerto Rico	PR
Illinois	IL	Rhode Island	RI
Indiana	IN	South Carolina	SC
Iowa	IA	South Dakota	SD
Kansas	KS	Tennessee	TN
Kentucky	KY	Texas	TX
Louisiana	LA	Utah	UT
Maine	ME	Vermont	VT
Maryland	MD	Virginia	VA
Massachusetts	MA	Virgin Islands	VI
Michigan	MI	Washington	WA
Minnesota	MN	West Virginia	WV
Mississippi	MS	Wisconsin	WI
Missouri	MO	Wyoming	WY

Standardized abbreviations are also provided for
post office names with more than 13 characters.

A copy may be obtained from your local post office.

*National Zip Code Directory.

ZIP CODE TWO-LETTER STATE ABBREVIATIONS

FULL BLOCK LETTER STYLE

April 9, 19--

Mr. Andrew Byron
247 Opera Place
Monterey, CA 93940

Dear Mr. Byron:

Words are the major component of written communication, and the typewriter is a very vital tool we use to put those words on paper with speed and ease. To exchange information effectively, the words we use must be chosen quite carefully and typed in a neatly arranged form. We should keep in mind that the selection of the right word is of greater importance than the size of the word, because clarity is crucial.

In a recent national survey of 2,000 business letters, it was found that 30.7% of all messages were brief (100 words or fewer), 55.5% were medium (101 to 300 words), and 13.8% were long (over 300 words). In another vital study--this one having to do with letter cost--it was learned that a message of medium length cost about \$3.00. From all indications, message cost will be considerably higher in the future.

Sincerely yours,

V.J. Brahmford

kr

MODIFIED BLOCK LETTER STYLE

June 10, 19--

Mr. Alex Jackson
137 Tampa Avenue
Minot, ND 58701

Dear Mr. Jackson:

We need an updated inventory of all office equipment, together with specific recommendations for pieces to be replaced. In addition, we must have a list of all equipment needing either regular maintenance or special repair service.

I should like to have these reports within the next ten days, if possible.

Sincerely yours,

Jim Rozner
Comptroller

kr

SEMIBLOCK LETTER STYLE

May 27, 19--

Mr. Robert A. Smith
231 Allen Street
Louisville, KY 40221

Dear Mr. Smith:

You have probably heard of our annual sale that has become such an important event with our customers. This sale will be advertised in the local newspaper immediately after our charge customers have had an opportunity to examine the special bargains and make their purchases.

This will be a fine opportunity to visit our furniture department and see one of the largest selections of furniture that you will find in this area of the state. Also, you will find many items reduced as much as 50%.

We are looking forward to seeing you at this big annual sale. You need not make any payment on the date of purchase. All items will be charged to your account.

Very truly yours,

Louis A. Matthews
Manager

kr

PREPARING INCOMING AND OUTGOING MAIL**OBJECTIVES**

- (1) GIVEN a supply of unopened mail and the necessary office supplies,

PREPARE THE MAIL FOR DISTRIBUTION.

YOU SHOULD prepare the mail in accordance with the Instructor's Final Checklist.

- (2) USING the original and copy of the business letter you wrote and reproduced and a large and small business envelope,

PREPARE THE ORIGINAL FOR THE LARGE ENVELOPE AND THE COPY FOR THE SMALL ENVELOPE.

YOU SHOULD prepare each piece of mail in accordance with the Instructor's Final Checklist.

OR

GIVEN a supply of mail for a mass mailing project,

PREPARE THE MAIL TO GO TO THE POST OFFICE.

YOU SHOULD prepare each piece of mail in accordance with the Instructor's Final Checklist.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will realize that much business is transacted through the mail; therefore, it is necessary that the mail be handled promptly and efficiently.

CONTENTSInstruction SheetsLearning
Activity Number

- I PREPARING INCOMING MAIL
II GETTING THE MAIL READY TO GO TO THE POST OFFICE

1
10

Instructor's Final Checklist

PREPARING INCOMING AND OUTGOING MAIL

5 & 11

CHECK-OUT ACTIVITIES

- (1) Go to a work station, and prepare the incoming mail for distribution.
- (2) Prepare the original and copy of the business letter you wrote for mailing. Use a large business envelope for the original and a small business envelope for the copy. Write the cost of the postage rather than affixing the postage.

OR

Participate in a mass mailing project. Address the envelopes, fold the letters, seal the envelopes, and affix the postage.

IA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	To introduce this task, you may have the class consider this question: "Can a business operate without written communication?" Discuss the importance of business mail. Point out that the office provides the service of handling information, most of it in written form.		
1	Have the class read Instruction Sheet I. Make a display of the supplies used to prepare incoming mail. As a discussion of the steps in preparing the mail progresses, show each supply item as it relates to the step.	Instruction Sheet I Supplies: --Letter opener or scissors --Rubber date stamp (may substitute a pen) --Stapler --Paper clips --Cellophane tape --Pen --Shorthand notebook or writing tablet (to be used as mail register) --Blank sheet of paper (to be used for listing missing items of enclosures)	
2	Divide the class into small groups. Give each group the choice of preparing a display of the supplies or of making a poster outlining the five steps in opening and preparing the mail. A picture on each poster may enhance its appearance.	Supplies listed in Learning Activity I Poster board or construction paper Markers Pictures	

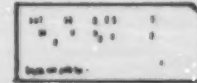
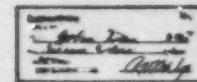
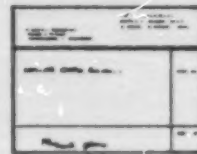
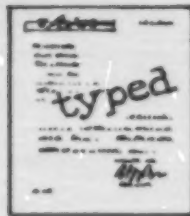
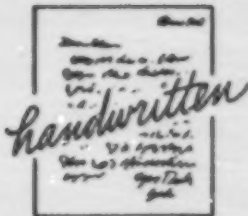
IA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
3	Have students bring different types of mail to class. (See Instruction Sheet I, item 2 under "Getting Ready to Open the Mail.") Obtain several sets of mail supplies. Set up several work stations with a supply of mail and a set of supplies. Assign students to each work station, and have them practice getting ready to open the mail.	Different types of mail Supplies listed in Learning Activity I	
4	You may ask each student to bring an unused envelope to class and to prepare a piece of mail. The mail used in Learning Activity 3 may be inserted in the new envelopes. (Note: Have students to address and postmark the envelopes before inserting the correspondence.) Have students go to the work stations and practice opening and preparing the mail. Allow them to refer to Instruction Sheet I when necessary.	A piece of unopened mail for each student Work stations set up in Learning Activity 3 Instruction Sheet I	
5	Have each student to prepare several pieces of incoming mail for his/her work station.	Work stations supplied with incoming mail and supplies Instructor's Final Checklist	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Provide each student several pieces to open and prepare for distribution. Use the Instructor's Final Checklist to evaluate each student's work.		
6	Show the class transparencies of the four classes of mail. Discuss their differences. Divide the class into small groups. Have each group divide a supply of mail by classes, or Make a display of one of the classes of mail.	Transparency masters: "First-class Mail" "Second-class Mail" "Third-class Mail" "Fourth-class Mail" (Master Copies in this section)	
7	Provide a copy of the chart for every four or five students. Have them examine the information. Discuss the fees for each class of mail. Develop a problem for finding the postage rate for each class of mail, and have the students use the chart to solve each problem.	Supply of "Postage Rates, Fees, and Information" (Available at your local post office) Problems for figuring postage rates	
8	Show the class the transparencies. Point out the placement of each item appearing on the envelope.	Transparency masters: "Addressing a Large Envelope" "Addressing a Small Envelope" (Master Copies in this section)	

IA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Have students cut out three 9½" x 4½" (to represent big envelope) and three 6½" x 3½" (to represent small envelope). Have them address the envelopes by hand. If you wish, you may reproduce the addresses in this manual for the students' use.	Plain 8½ x 11" paper Addresses (Master Copy in this section)	
9	Show the class the transparency. Describe each step in folding a letter for both sizes of envelopes. Emphasize: --Make creases straight --The last crease made is inserted into the envelope first. Have students practice folding sheets of paper and inserting them into envelopes.	Transparency master: "Folding Letters" (Master Copy in this section) Paper (9½" x 11") Small and large business envelopes (Used ones may be used)	
10	Have the class read Instruction Sheet II. Discuss why each point listed is important.	Instruction Sheet II	
11	Have the students prepare the original of the business letter for a large envelope and the copy for a small one. Specify any notations, such as "personal" or "registered," you may want the students to add. Have them write the postage rate rather than affix a stamp. or	The original and copy of the business letter prepared in Task Assignment Sheet PA-BO-5 Large and small business envelopes Pens "Postage, Rates, Fees, and Information" or Mail for a mass mailing project	

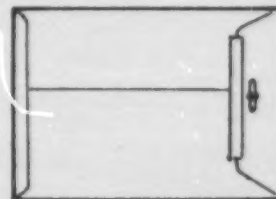
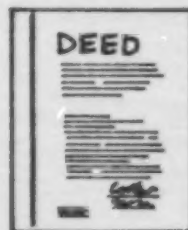
IA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Arrange for students to participate in a mass mailing project. They may address envelopes, fold the letters, seal the envelopes, and affix the postage. NOTE: If students participate in a mass mailing project, present and discuss the transparencies on volume sealing and stamping. Use the Instructor's Final Checklist to evaluate each student's performance.	Suggested Resources for Mass Mailings: School mailing projects, such as news letters, civic and charitable organizations. Transparency Masters: "Volume Sealing by Hand" "Volume Stamping by Hand" Instructor's Final Checklist	

FIRST-CLASS MAIL



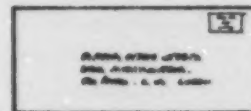
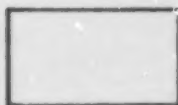
LETTERS

PUNCHED CARD MATTER IN PARTLY WRITTEN FORM



TYPEWRITTEN REPORTS AND DOCUMENTS

MATTER SEALED AGAINST INSPECTION



SINGLE And DOUBLE post And POSTAL CARDS

BUSINESS REPLY CARDS AND ENVELOPES

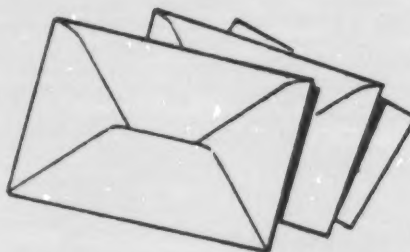
SECOND-CLASS MAIL



THIRD-CLASS MAIL



CIRCULARS & ADVERTISEMENTS



UNSEALED GREETING CARDS

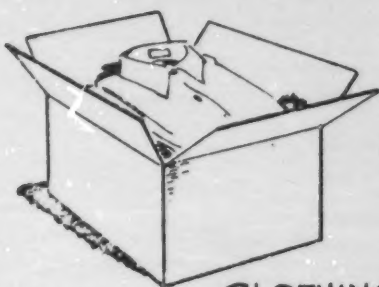


BOOKS & CATALOGS
OF 24 OR MORE PAGES

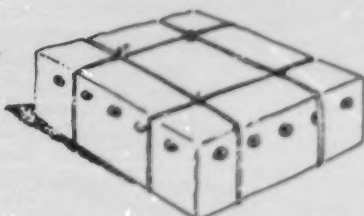


HOTEL KEYS & IDENTIFICATION
DEVICES WITHOUT COVER

FOURTH-CLASS MAIL



CLOTHING



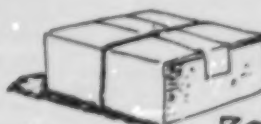
CHICKS OR
SMALL ANIMALS



SMALL
PLANTS

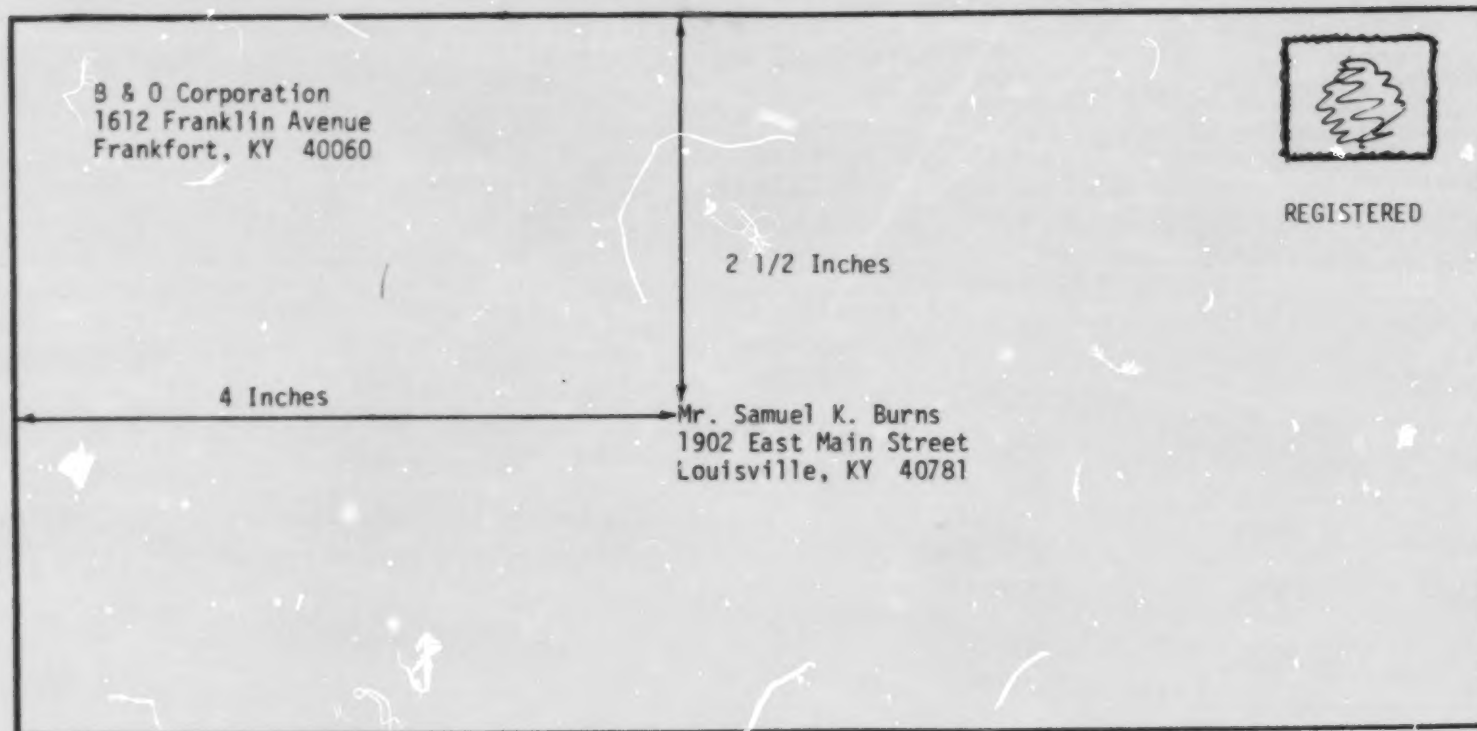


RUGS

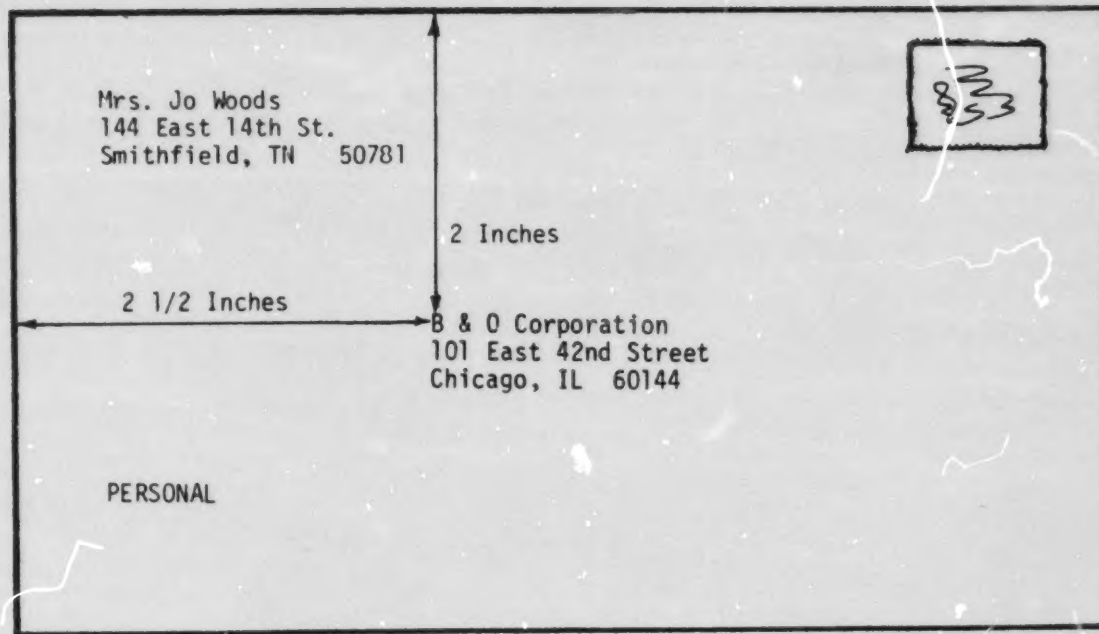


BOOKS

• Includes Merchandise, Books,
Printed Matter, and All Other Mailable
Matter Not First, Second, or Third Class



ADDRESSING A LARGE ENVELOPE



ADDRESSING A SMALL ENVELOPE

ADDRESSES FOR LARGE AND SMALL ENVELOPES

LARGE ENVELOPES

Return Addresses

1. Sportsman Lodge U.S. Highway 60, Bisbee, AZ 43211
2. Park Service Store Route 1, Danville, KY 40422
3. General Mercantile, Inc. Walnut Canyon Road, Harrodsburg, Ky 40330

Mailing Addresses

1. Mr. Christopher Chialtas 2976 Breakers Avenue, Ft. Lauderdale, FL 33308
2. Mr. David Jones 2781 San Remo Way, Bakersfield, CA 93306
3. Ms. Ruth E. Woods 4567 Barcelona Road, Denver, CO 80220

SMALL ENVELOPES

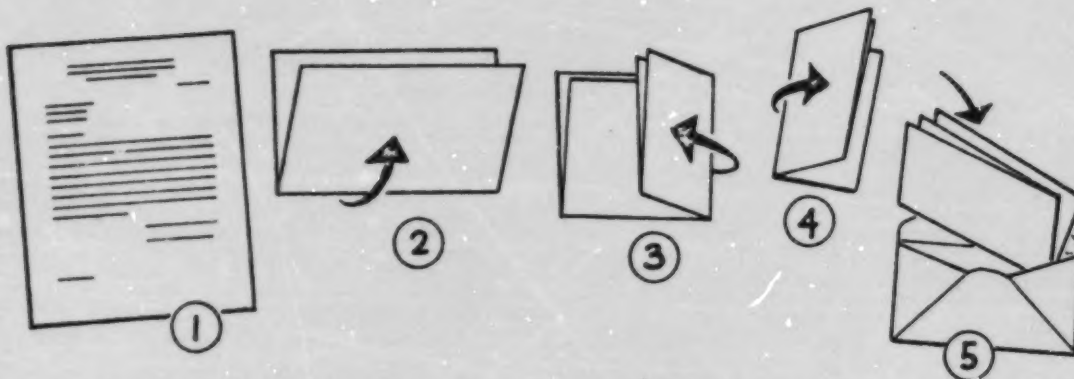
Return Addresses

1. Hapern & Vista, Inc. 4576 Main Street, Flagstaff, AZ 56781
2. Apache Motel Camp Ft. Apache, AZ 56782
3. E & O Corporation 1612 Franklin Avenue, Frankfort, KY 40601

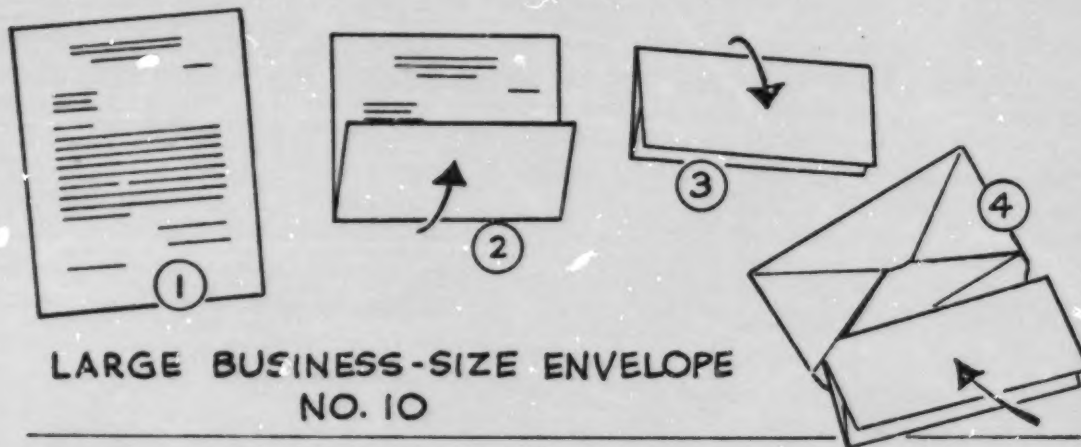
Mailing Addresses

1. Mr. Robert L. Vesco 8973 Fairway Way, Cedar Rapids, IA 52403
2. Ms. Ann Chin 5621 North Michigan Avenue, Chicago, IL 60615
3. Mr. Samuel K. Burns 1902 East Main, Louisville, KY 40781

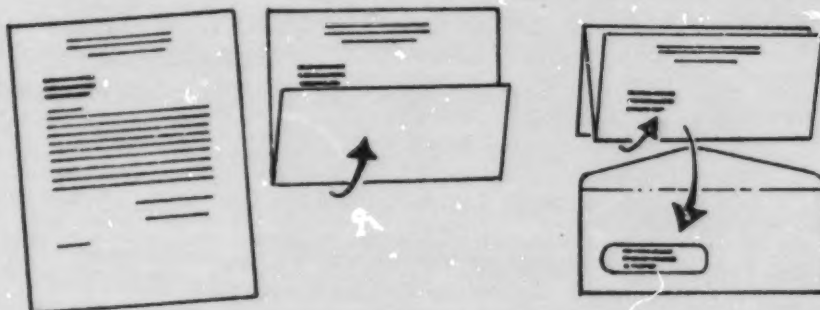
FOLDING LETTERS



STANDARD BUSINESS-SIZE ENVELOPE NO. 6 3/4

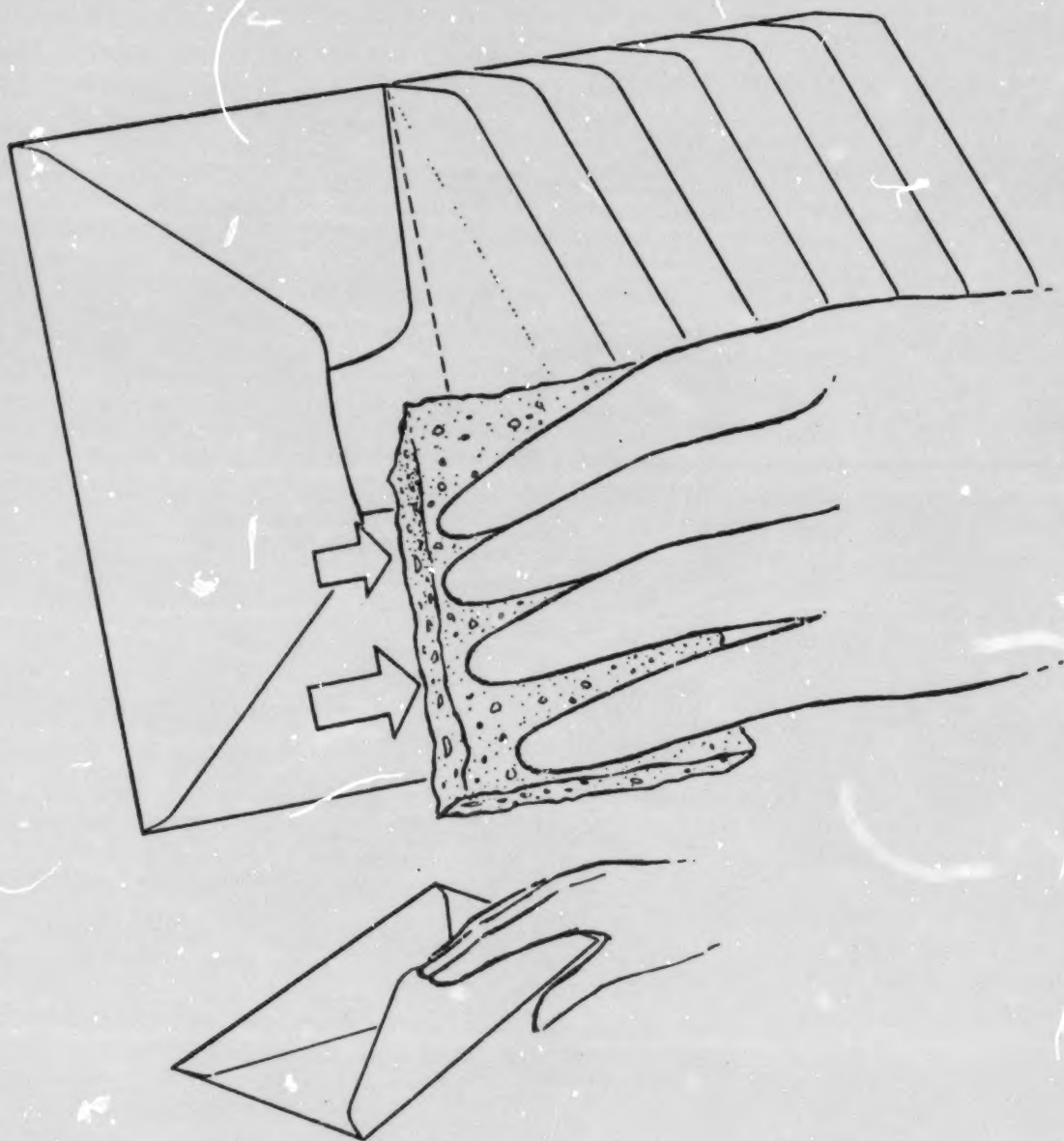


LARGE BUSINESS-SIZE ENVELOPE
NO. 10

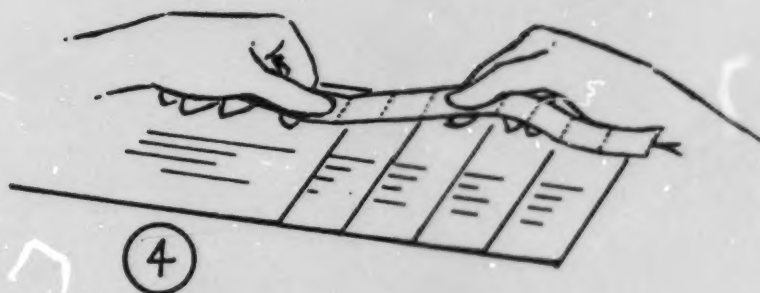
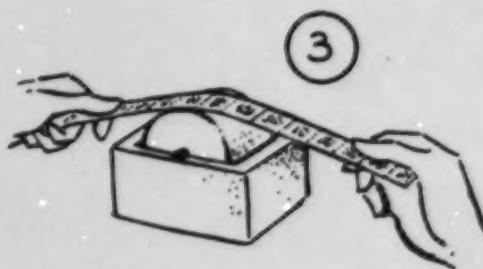
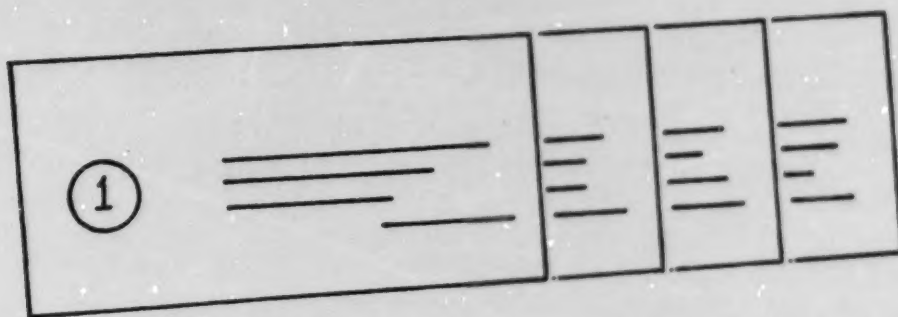


THE WINDOW ENVELOPE

VOLUME SEALING BY HAND



VOLUME STAMPING BY HAND



FILING ALPHABETICALLY

OBJECTIVES

- (1) GIVEN a list of twenty personal names and a supply of cards,
INDEX EACH NAME ON A CARD, AND FILE THE CARDS IN ALPHABETICAL ORDER.
YOU SHOULD file at least eighteen of the names correctly.
- (2) GIVEN a list of ten business names and a supply of cards,
INDEX EACH NAME ON A CARD, AND FILE THE CARDS IN ALPHABETICAL ORDER.
YOU SHOULD file at least nine of the names correctly.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will realize the most important aspect of filing a business paper is to file it so that it can readily be retrieved.

CONTENTS

Instruction SheetsLearning
Activity Number

- I INDEXING PERSONAL NAMES
- II INDEXING BUSINESS NAMES

1
4

Instructor's Final Checklist

FILING ALPHABETICALLY

7

CHECK-OUT ACTIVITIES

- (1) Your teacher will provide a list of personal names and a supply of cards. Index each name on a card, and file the cards in alphabetical order.
- (2) Your teacher will provide a list of business names and a supply of cards. Index each name on a card, and file the cards in alphabetical order.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Have the class study Instruction Sheet I. Discuss each rule for indexing personal names.	Instruction Sheet I	
2	Provide each student with the list of personal names, and have him/her index each one. When all students have com- pleted this activity, discuss the answers.	"Indexing Personal Names" (Master Copy in this section) Answer Key (in this section)	
3	Have the students arrange the indexed personal names in alphabetical order. When all students have completed this activity, discuss the answers.	Answer Key (in this section)	
4	Have the class study Instruction Sheet II. Discuss each rule for indexing business names.	Instruction Sheet II	
5	Provide each student with the list of firm names, and have him/her index each one. When all students have completed this activity, discuss the answers.	"Indexing Business Names" (Master Copy in this section) Answer Key (in this section)	
6	Have the students arrange the indexed firm names in alphabetical order. When all students have completed this activity, discuss the answers.	Answer Key (in this section)	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
7	Provide each student a copy of the Check-Out Activity sheets. Have him/her index each personal name on an index card and file the cards in alphabetical order. Then have him/her index each firm name on an index card and file the cards in alphabetical order. (Note: Personal names are not to be filed with the firm names.) Use the Answer Keys to check each student's answers. Use the Instructor's Final Checklist to evaluate each student's performance.	Check-Out Activities I and II (Master Copies in this section) Answer Key (in this section) Supply of index cards Instructor's Final Checklist	

INDEXING PERSONAL NAMES

1. Dr. Herman G. Hofmann
2. Salvatore L'Abbate
3. Joan Neuhaus
4. Shirley M. Schechter
5. Mrs. Adele C. Welsh
6. Mrs. Mimmie B. Ballaey
7. Ernestine Sanford Black
8. Lloyd C. Carpenter
9. Thomas F. Corey
10. David E. Forbes-Watkins
11. Harry D. Van Tassell
12. Stanley Schechter
13. Arthur Neuhaus
14. Hedda M. Kaufmann
15. George A. Heinemann
16. Vicki Forbes
17. Maryalice Corey
18. Mrs. Evelyn M. Cannon
19. Sidney J. Bernstein
20. Albert Theron Baldwin

INDEXING PERSONAL NAMES

ANSWER KEY

1. Hofmann, Herman, G. (Dr.)
2. L'Abbate, Salvatore
3. Neuhaus, Joan
4. Schecter, Shirley M.
5. Welsh, Adele C. (Mrs.)
6. Ballaey, Mimmie B. (Mrs.)
7. Black, Ernestine Sanford
8. Carpenter, Lloyd C.
9. Corey, Thomas F.
10. Forbes-Watkins, David E.
11. Van Tassell, Harry D.
12. Schechter, Stanley
13. Neuhaus, Arthur
14. Kaufmann, Hedda M.
15. Heinemann, George A.
16. Forbes, Vicki
17. Corey, Maryalice
18. Cannon, Evelyn M. (Mrs.)
19. Bernstein, Sidney J.
20. Baldwin, Albert Theron

FILING PERSONAL NAMES

1. Baldwin, Albert Theron
2. Ballaey, Mimmie B. (Mrs.)
3. Bernstein, Sidney J.
4. Black, Ernestine Sanford
5. Cannon, Evelyn M. (Mrs.)
6. Carpenter, Lloyd C.
7. Corey, Maryalice
8. Corey, Thomas F.
9. Forbes, Vicki
10. Forbes-Watkins, David E.
11. Heinemann, George A.
12. Hofmann, Herman G. (Dr.)
13. Kaufmann, Hedda M.
14. L'Abbate, Salvatore
15. Neuhaus, Arthur
16. Neuhaus, Joan
17. Schechter, Shirley M.
18. Schechter, Stanley
19. Van Tassell, Harry D.
20. Welsh, Adele C. (Mrs.)

INDEXING BUSINESS NAMES

1. William Holden Paper Company
2. Woodward-Lothrop Clothing Store
3. Olde Rosewood Tea Shoppe
4. Tommy Tucker Toys
5. Old Roselawn Library
6. The Campbell Soup Company
7. Rosewood Delicatessen
8. Williams Avenue Brake Service
9. Campbell and Son, Incorporated
10. Williamson Heater Company

INDEXING BUSINESS NAMES

1. Holden, William Paper Company
2. Woodward-Lothrop Clothing Store
3. Olde Rosewood Tea Shoppe
4. Tucker, Tommy Toys
5. Old Rosewood Library
6. (The) Campbell Soup Company
7. Rosewood Delicatessen
8. Williams Avenue Brake Service
9. Campbell (and) Son Incorporated
10. Williamson Heater Company

FILING BUSINESS NAMES

ANSWER KEY

1. Campbell and Son, Incorporated
2. The Campbell Soup Company
3. Holden, William Paper Company
4. Old Roselawn Library
5. Olde Rosewood Tea Shoppe
6. Rosewood Delicatessen
7. Tucker, Tommy Toys
8. Williams Avenue Brake Service
9. Williamson Heater Company
10. Woodward-Lothrop Clothing Store

Check-Out Activity I

FILING PERSONAL NAMES ALPHABETICALLY

Directions: Index the following personal names on cards. After you have indexed the names, file the cards in alphabetical order.

1. Charles W. Bourland
2. George L. Casey
3. Ann C. LaBelle
4. Mrs. J. Brown
5. Thomas L. D. Burg
6. Bill St. John
7. Audra Phillips
8. Henry L. Wilcox
9. Joseph Lloyd Beaver
10. Samuel Clark
11. Harriet A. Humphrey
12. Leo J. Martin, M.D.
13. William T. O'Neil
14. Andrew S. Szu
15. Jean Farris
16. S. Cooper Taylor
17. Mark MacDonald
18. A. V. Donaldson
19. Harold A. West
20. N. R. Hackett

Check-Out Activity 1

FILE PERSONAL NAMES ALPHABETICALLY

ANSWER KEY

1. Beaver, Joseph Lloyd
2. Bourland, Charles W.
3. Brown, J. (Mrs.)
4. Burg, Thomas L. D.
5. Casey, George L.
6. Clark, Samuel
7. Donaldson, A. V.
8. Farris, Jean
9. Hackett, N. R.
10. Humphrey, Harriet A.
11. LaBelle, Ann C.
12. MacDonald, Mark
13. Martin, Leo J. (M.D.)
14. O'Neil, William T.
15. Phillips, Audra
16. Saint John, Bill
17. Szu, Andrew S.
18. Taylor, S. Cooper
19. West, Harold
20. Wilcox, Henry L.

Check-Out Activity II

FILING BUSINESS NAMES ALPHABETICALLY

Directions: Index the following business names on cards. After you have indexed the names, file the cards in alphabetical order.

1. Farmers Bank and Trust Company
2. W. H. Arnold Hardware
3. Arnold-Hanson Sporting Goods
4. The Bookstore
5. J. C. Penney Department Store
6. The Sound Shack
7. Dairy Queen
8. Wheels of Fun
9. His and Hers Corner
10. Godfather Pizza

Check-Out Activity II

FILING BUSINESS NAMES ALPHABETICALLY

ANSWER KEY

1. Arnold-Eanson Sporting Goods
2. Arnold, W. H. Hardware
3. Bookstore (The)
4. Dairy Queen
5. Farmers Bank (and) Trust Company
6. Godfather Pizza
7. His (and) Hers Corner
8. Penney, J. C. Department Store
9. Sound Shack (The)
10. Wheels (of) Fun

SOLVING PROBLEMS ON THE CALCULATOROBJECTIVE

GIVEN problems and a calculator,
SOLVE THE PROBLEMS ON THE CALCULATOR.
YOU SHOULD solve each problem correctly.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will realize that automation is replacing many paper-and-pencil operations but that it is still important to learn how to work mathematical problems on paper.

CONTENTSLearning
Activity NumberInstructor's Final Checklist

SOLVING PROBLEMS ON THE CALCULATOR

12

CHECK-OUT ACTIVITY

Your teacher will provide three problems. Solve them on the calculator.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	This task assignment sheet is basically designed for hand calculators. However, office calculators may be used. To introduce this task, you may show the class pictures of the different types of calculators. Explain that most of them perform the same mathematical functions, but are not all operated in the same manner.	Pictures of different types of business calculators. (These are available from business machines companies.)	
1	Make a transparency of the calculator registers. Explain the functions of each: --Display register - the part that displays the last number that is entered into the calculator. --Storage register - the part that is used to store a number that is about to be used for the next operation. It can also store answers. (All calculators must have display and storage registers.) --Memory register - the part that is used to store a number that we might wish to recall again. It can be used to keep a running total as we work out individual figures.	"Calculator Registers" (Master Copy in this section)	

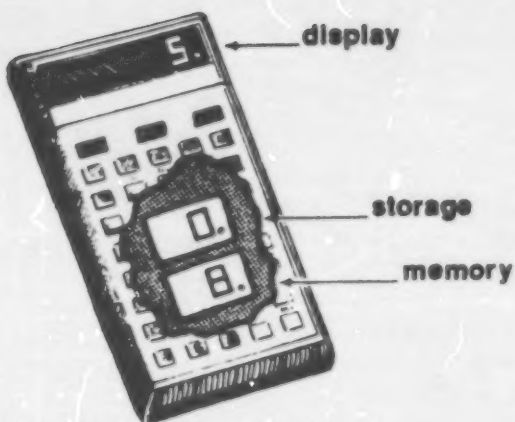
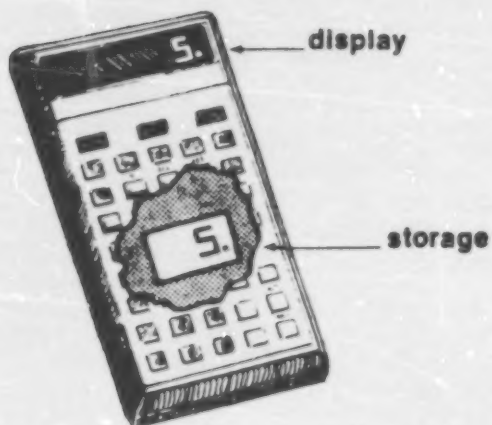
LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
2	Demonstrate how to turn a calculator on/off, correct an entry, and clear the display and storage registers. Have the students practice these operations.	Calculators	
3	Demonstrate how to add on the calculator. (If students are using office calculators, you may consider teaching the touch system.) Have students solve the problems. Go over the answers in class.	Calculators "Using the Touch System" (Illustrations in this section) "Addition Problems" (Master Copy in this section) Answer Keys* (In this section)	
4	Demonstrate how to subtract on the calculator. Also show how to do chain addition and subtraction; e.g., $2 + 2 - 1 + 3 - 1 =$. Have students solve the problems. Go over the answers in class.	Calculators "Subtraction and Chain Addition and Subtraction Problems" (Master Copy in this section) Answer Key	
5	To apply the addition and subtraction operations, have students solve the problem on balancing the checkbook.	Calculators "Balancing the Checkbook" (Master Copy in this section) Answer Key	
6	Refer students to the vocabulary. Explain how to round off numbers to the nearest whole number, to one decimal place, and to two decimal places.	Vocabulary--Rounding off numbers "Rounding Off Numbers" (Master Copy in this section) Answer Key	

*Answers to problems for Learning Activities 3, 4, 5, 6, 7, 8, 9, 11 follow the Master Copy for Learning Activity 11.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Have student solve the problems. Go over the answers in class.		
7	Demonstrate how to multiply on the calculator. Have students solve the problems. Go over the answers in class.	Calculators "Multiplication Problems" (Master Copy in this section) Answer Key	
8	Demonstrate how to divide and to solve chain multiplication and division problems on the calculator. Have students solve the problems. Go over the answers in class.	Calculators "Division and Chain Multiplication and Division Problems" (Master Copy in this section) Answer Key	
9	To apply the multiplication and division operations, have the students solve the two problems: figuring gas mileage and figuring yearly salaries. Go over the problems in class.	Calculators "Figuring Gas Mileage and Figuring Yearly Salaries" (Master Copy in this section) Answer Key	
10	Demonstrate how to do the memory operations: inputting, adding, and recalling numbers and clearing the memory register. Have students practice these operations.	Calculators with memory register	
11	To apply the memory operations, have students solve the problem on finding the total cost of school supplies.	Calculator with memory register "Finding the Total Cost of School Supplies" (Master Copy in this	

IA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Go over the answers in class.	section) Answer Key	
11	Provide each student a copy of the Check-Out Activity Sheet. Have him/her use the calculator to solve the three problems. Use the Answer Key to check students' answers. Use the Instructor's Final Checklist to evaluate each student's performance.	Calculator Check-Out Activity Sheet Answer Key (Following the Check-Out Activity Sheet) Instructor's Final Checklist	

CALCULATOR REGISTERS



*Taken from Your Electric Hand Calculator - How to Get the Most Out of It, by Richard Carney. New Jersey Department of Education, 1978.

USING THE TOUCH SYSTEM



ADDITION PROBLEMS

Directions: Use the calculator to solve the following addition problems. Write the answers on your own paper.

1. $6 + 4 =$

2. $6 + 4 + 5 =$

3. $6 + 5 + 8 + 9 =$

4. $5 + 8 + 20 + 25 =$

5.
$$\begin{array}{r} 65 \\ +80 \\ \hline \end{array}$$

6.
$$\begin{array}{r} 340 \\ +95 \\ \hline \end{array}$$

7.
$$\begin{array}{r} 268 \\ +777 \\ \hline \end{array}$$

8.
$$\begin{array}{r} 295 \\ 243 \\ +124 \\ \hline \end{array}$$

9.
$$\begin{array}{r} 2.64 \\ 4.98 \\ 2.59 \\ 9.78 \\ 7.55 \\ 1.33 \\ 5.38 \\ 9.00 \\ 6.35 \\ 2.92 \\ 1.78 \\ +7.45 \\ \hline \end{array}$$

10.
$$\begin{array}{r} 87.36 \\ 12.25 \\ 46.72 \\ 18.59 \\ 12.24 \\ 10.19 \\ 29.55 \\ 85.44 \\ 37.50 \\ 19.90 \\ 37.25 \\ +50.44 \\ \hline \end{array}$$

11.
$$\begin{array}{r} 187.36 \\ 2.26 \\ 46.72 \\ 118.59 \\ 324.11 \\ .19 \\ 129.55 \\ 85.44 \\ 237.50 \\ 1.75 \\ 117.01 \\ +39.90 \\ \hline \end{array}$$

12.
$$\begin{array}{r} 741.18 \\ 16.50 \\ 242.33 \\ 81.70 \\ 7.59 \\ 123.57 \\ 552.82 \\ 18.50 \\ 337.50 \\ 116.58 \\ 375.02 \\ +35.43 \\ \hline \end{array}$$

SUBTRACTION AND CHAIN ADDITION AND SUBTRACTION PROBLEMS

Directions: Use the calculator to solve the following problems. Write the answers on your own paper.

1. $9 - 5 =$

2. $18 - 12 =$

3. $95 - 50 =$

4. $68 - 9 =$

5.
$$\begin{array}{r} 100 \\ -20 \\ \hline \end{array}$$

6.
$$\begin{array}{r} 348 \\ -210 \\ \hline \end{array}$$

7.
$$\begin{array}{r} 1,280 \\ -72 \\ \hline \end{array}$$

8.
$$\begin{array}{r} 530 \\ -40 \\ \hline \end{array}$$

9.
$$\begin{array}{r} 304.22 \\ -19.70 \\ \hline \end{array}$$

10.
$$\begin{array}{r} 976.14 \\ -46.57 \\ \hline \end{array}$$

11.
$$\begin{array}{r} 553.46 \\ -115.49 \\ \hline \end{array}$$

12.
$$\begin{array}{r} 302.27 \\ -175.46 \\ \hline \end{array}$$

13. $20 - 5 + 6 =$

14. $10 - 10 + 3 - 14 =$

15. $24 - 12 + 6 - 3 =$

BALANCING THE CHECKBOOK

Using the data below, find Susan Harper's checkbook balance as of March 15. If her bank statement showed a balance of \$256.07, what was the difference (amount in outstanding checks)? Write the answers on your own paper.

	Balance, March 1, 19____		\$279.17
Check No.	Date		
100	3/1	Central L & M	\$ 22.01
101	3/1	John Haynes (rent)	\$185.00
102	3/5	Food Shop (groceries)	\$ 60.00
	3/6	Deposit - paycheck	\$188.04
103	3/8	Freemonds (toaster)	\$ 19.49
104	3/10	Cash	\$ 40.00
105	3/10	First National Bank (loan)	\$ 63.37
	3/13	Deposit - paycheck	\$188.04
106	3/14	Happy Magazine	\$ 9.00
107	3/15	B & H Shoes (charge acct.)	\$ 55.39
108	3/15	Kentucky Life (Insurance)	<u>\$ 40.34</u>
	Balance, March 15 _____		
	Difference _____		

ROUNDING OFF NUMBERS

Directions: Round off the following numbers to the nearest whole number. Write the answers on your own paper.

1. 12.71
2. 24.137931
3. 567.51
4. 352.30
5. 400.00

Directions: Round off the following numbers to one decimal place.

6. 24.1379
7. 56.77
8. 35.21
9. 12.71
10. 79.38

Directions: Round off the following numbers to two decimal places.

11. 24.1379
12. 5732.715
13. 543.1278
14. 438.55068
15. 7896.350

MULTIPLICATION PROBLEMS

Directions: Use the calculator to solve the following multiplication problems.

1. $4 \times 12 =$

2. $28 \times 6 =$

3. $5 \times 15 \times 8 =$

4. $7 \times 19 \times 10 =$

5.
$$\begin{array}{r} 8 \\ \times 7 \\ \hline \end{array}$$

6.
$$\begin{array}{r} 95 \\ \times 9 \\ \hline \end{array}$$

7.
$$\begin{array}{r} 110 \\ \times 12 \\ \hline \end{array}$$

8.
$$\begin{array}{r} 1,822 \\ \times 45 \\ \hline \end{array}$$

Round off your answers to two decimal places.

9. $48.5 \times 5.218 =$

10. $489.75 \times 43.875 =$

11. $163,285 \times 7.66 =$

12. $34.875 \times 13.862 =$

DIVISION AND CHAIN MULTIPLICATION AND DIVISION PROBLEMS

Directions: Use the calculator to solve the following problems. Write the answers on your own paper.

1. $36 \div 6 =$

2. $124 \div 2 =$

3. $75 \div 25 =$

4. $48 \div 8 =$

Round off the answers to two decimal places.

5. $237.851 \div 3.67 =$

6. $163.75 \div 8.525 =$

7. $442.655 \div 5.125 =$

8. $124 \times 20 \div 2 =$

9. $163.75 \div 8.2525 \times 10 =$

10. $163.75 \times 8.5 \div 9 \div 2 =$

FIGURING GAS MILEAGE AND FIGURING YEARLY SALARIES

Here's how to find the number of miles per gallon of gas used. Start with a full tank and note the mileage on the car's odometer. Then the next time you need gas, note how many gallons it takes to fill the tank. Find out how many miles you have gone by subtracting the previous odometer reading from the new reading. Then divide:

$$\text{Miles per gallon} = \frac{\text{No. of miles traveled}}{\text{No. of gallons used}}$$

Directions: Find the number of miles per gallon in the following cases. (Give your answer to the nearest whole number.) Write the answers on your own paper.

Odometer Readings	No. of Gals. Used	Miles Per Gallon
(1) 31652 - 31400	11.0	_____
(2) 22515 - 22326	9.3	_____
(3) 1496 - 1047	15.5	_____
(4) 49854 - 49629	18.5	_____
(5) 19121 - 18919	7.2	_____

Directions: Figure the yearly salary for each employee. Round off your answers to the nearest whole number. Write the answers on your paper.

	Employee #	Monthly Salary	Yearly Salary
(6)	1	\$1,044.16	
(7)	2	812.50	
(8)	3	1,316.67	
(9)	4	1,090.42	
(10)	5	983.33	

FINDING THE TOTAL COST OF SCHOOL SUPPLIES

Directions: Find the total cost of the following items. Use the memory keys on your calculator. Write the answer on your own paper.

- (1) 3 pens @ \$.29
- (2) 6 pencils @ \$.09
- (3) 2 notebooks @ \$1.39
- (4) 5 dividers @ \$.28
- (5) 2 packages paper @ \$.89
- (6) 25 folders @ \$.07

ANSWER KEY FOR LEARNING ACTIVITIES

Addition (Learning Activity 3): (1) 10, (2) 15, (3) 28, (4) 58, (5) 145, (6) 435, (7) 1,045, (8) 662, (9) 61.75, (10) 447.43, (11) 1,290.38, (12) 2,648.72

Subtraction (Learning Activity 4): (1) 4, (2) 6, (3) 45, (4) 59, (5) 80, (6) 138, (7) 1, 208, (8) 490, (9) 284.52, (10) 929.57, (11) 437.97, (12) 126.81

Checkbook Balance (Learning Activity 5): Balance - \$160.65 Difference-\$104.42

Round Off Numbers (Learning Activity 6): (1) 13, (2) 24, (3) 568, (4) 352, (5) 400, (6) 24.1, (7) 56.8, (8) 35.2, (9) 12.7, (10) 79.4, (11) 24.14, (12) 5732.72, (13) 543.13, (14) 438.55, (15) 7896.35

Multiplication (Learning Activity 7): (1) 48, (2) 168, (3) 600, (4) 930, (5) 56, (6) 855, (7) 1,320, (8) 81,990, (9) 253.07, (10) 21,487.78, (11) 1,250.76, (12) 483.44

Division (Learning Activity 8): (1) 6, (2) 62, (3) 3, (4) 6, (5) 64.81, (6) 19.21, (7) 86.37, (8) 1240.00, (9) 198.42, (10) 77.21

Figure Gas Mileage (Learning Activity 9): (1) 23, (2) 20, (3) 29, (4) 12, (5) 28

Figure Yearly Salary: (6) \$12,530, (7) \$9,750, (8) \$15,800, (9) \$13,085, (10) \$11,800

Figure Total Cost Using Memory (Learning Activity 11): \$9.12

ANSWER KEY FOR CHECK-OUT ACTIVITY: SOLVING
PROBLEMS ON THE CALCULATOR

1.	Gray	\$102.69
	Owens	128.51
	Ramey	119.71
	Riggs	168.38
	Jones	155.54

2.	Lettuce	\$3.92
	Romaine	.78
	Chicory	1.40
	Cucumbers	2.55
	Celery	1.47
	Tomatoes	<u>1.95</u>

Total \$12.07

3. Average of the test grades: 86

Check-Out Activity

SOLVING PROBLEMS ON THE CALCULATOR

Directions: Find the Net Pay for the following paychecks. Write the answers on your own paper.

DEDUCTIONS

	Gross Pay	Federal Income Tax	State Income Tax	Unempl. Ins.	Hospitalization	Union	Net Pay
R. Gray	\$124.79	\$17.60	\$1.05	\$.62	\$.95	\$1.88	
R. Owens	148.02	13.80	.75	.74	2.00	2.22	
M. Ramey	148.02	22.90	.95	.74	1.50	2.22	
K. Riggs	204.68	29.20	1.50	1.02	1.50	3.08	
B. Jones	189.54	27.20	2.50	.95	.95	2.85	

2. Directions: You are buying ingredients for a salad for the school cafeteria. Figure your total bill.

8 heads iceberg lettuce @ .49
 2 heads romaine @ .39
 4 pounds chicory @ .35/lb.
 15 cucumbers at @ .17
 3 stalks celery @ .49
 5 pounds tomatoes @ .39/lb.

TOTAL

3. Directions: Find the average of these test grades. Round off your answer to the nearest whole number. Write your answer on your own paper.

85, 92, 67, 75, 100, 80, 90, 85, 82, 100

AVERAGE:

82

PROCESSING A BANK DEPOSIT

OBJECTIVE

GIVEN a cash and check deposit OR a cash returned deposit, cash drawer, cash-in cash-out tickets, and calculators,

PROCESS THE DEPOSIT.

YOU SHOULD process the deposit in accordance with the Instructor's Final Checklist.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will understand the responsibility factor involved in handling other people's money.

CONTENTS

Instruction SheetsLearning
Activity Number

- I EXAMINING THE FRONT OF THE CHECK
- II EXAMINING THE ENDORSEMENT
- III PROCESSING A DEPOSIT

2
4
10

Instructor's Final Checklist

PROCESSING A BANK DEPOSIT

12

CHECK-OUT ACTIVITY

Go to the work station and process the bank deposit.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	For this task, you may consider inviting resource people to talk with the class about money and banking activities. Suggested topics are: --Processing a bank deposit --Identifying counterfeit money --Dealing with forgery --Dealing with bank robbery You may also arrange for small groups of students to observe a bank teller as he/she processes a deposit and report to the class.	Suggested Resource Persons: - Bank teller - Bank manager - Law enforcement officer	
1	Make a transparency or a handout of the check. Point out the elements of a check and discuss their functions.	"Elements of a Check" (Master Copy in this section)	
2	Have the class read Instruction Sheet I. Discuss the feature of a check that is acceptable for deposit.	Instruction Sheet I	
3	Make a transparency or a handout of the check. Have students identify the errors on the check: --Date too far in the future --Figure and written amounts in disagreement --Signature and account title in disagreement	"Identifying Unacceptable Features on the Front of a Check" (Master Copy in this section)	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
4	Have the students read Instruction Sheet II. Discuss the acceptable endorsements. (You may want to expand on this topic by showing a transparency of the three kinds of endorsements; however, if time is limited, it is suggested that this activity be omitted.)	Instruction Sheet II Optional Activity: "Endorsements" (Master Copy in this section)	
5	Have students complete the exercise. Go over the answers when students have finished.	"Identifying Properly Endorsed Checks" (Master Copy in this section) Answer Key (In this section)	
6	Make a transparency or a handout of the three forms of deposit tickets. Discuss the parts of the tickets and describe how they are filled out by the depositor.	"Deposit Tickets" (Master Copy in this section)	
7	Provide students blank deposit tickets and the necessary information. Have them complete each deposit ticket. Go over the answers when students have finished. OR Make a transparency and provide the class with necessary information. You write in the entries as the class decides how and where they should be made.	Blank deposit ticket forms (Master Copy in this section) Information necessary for completing two types of deposit tickets: --currency, coins, checks --cash, checks, cash returned	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
8	Make a transparency or a handout of the cash-in cash-out tickets. Explain their function: The bank teller fills out the "cash-in" section when coins and currency (not checks) are deposited. He/she fills out the "cash-out" section when currency and coins are paid out to a customer.	"Cash-In Cash-Out Tickets (Master Copy in this section)	
9	Provide students blank cash-in cash-out tickets and the necessary information. Have them fill out each ticket. Go over the answers when students have finished. OR Make a transparency and provide the class the necessary information. You write in the entries as the class decides how and where they should be made.	Blank cash-in cash-out tickets (Master Copy in this section) Information necessary for completing the tickets	
10	Have the class read Instruction Sheet III. Discuss the steps in processing a cash and check deposit and a cash returned deposit. Duplicate a supply of coins and currency. Arrange them in boxes. Demonstrate how to dispense money to a customer.	Instruction Sheet III "Dispensing Cash to the Customer" (In this section) Play money (Master Copy in this section) or Real money Small box for coin tray Larger box for cash drawer	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
11	Divide class into small groups, and assign them to work stations. Have each group select a member to process the cash and check deposit and another member to process the cash returned deposit. The other members may watch the process to determine if it was performed correctly. OR Have members take turns processing one of the deposits.	Work stations provided with: --Play money arranged by denominations in box --A supply of cash-in cash-out tickets (See Master Copies for Learning Activities 10, 11, 12) --Calculator (optional) --A cash and check deposit (check, cash and deposit ticket) --A cash returned deposit (check and deposit ticket) (See Master Copy for Learning Activity 7, 11, 12 for blank deposit tickets. See Master Copy for Learning Activity 11 for blank checks.)	
12	Assign a capable student to a work station and have him/her process the deposit as you evaluate the performance. Let those students, in turn, evaluate the other students as they process the deposit. The evaluator can also keep his/her station in working order.	Work stations prepared as in Learning Activity 11 with one EXCEPTION: provide a cash and check deposit for some of the stations and a cash return deposit for the other stations. Instructor's Final Checklist	

ELEMENTS OF A CHECK

ACCOUNT NAME
AND ADDRESS

CURRENT DATE

ABA
IDENTIFICATION
NUMBER

STUB
(COMPLETED FIRST)

PAYEE (TO WHOM
CHECK IS BEING PAID)

CONSECUTIVE
NUMBER

NO. 1234 \$		HAPPY STUDENT		1234	
DATE June 1 19 --		1976 YOUR STREET		June 1 19 --	
TO Sad Student		ANYWHERE, KY 49000		00-000	
FOR football tickets				000	
BALANCE	50 00	PAY TO THE	Sad Student		\$ 10 00
AMT. DEPOSITED	-	ORDER OF	ten and 00/100		DOLLARS
TOTAL	50 00	STUDENT BANK	SB		
AMT. THIS CHECK	10 00	ANYWHERE, KY 29000			
BALANCE	40 00	FOR football tickets	Happy Student		
		":0000""0000:" 1 2 345 67 8":			

WRITTEN AMOUNT

BANK NUMBER

BANK NAME

ACCOUNT NUMBER

DRAWER'S
(PAYER'S) SIGNATURE

AMOUNT IN
FIGURES

Master Copy for Learning Activity 1

Task Assignment Sheet PA-BO-9

*Adapted by permission from the South Carolina Department of Education, Office of Vocational Education.

IDENTIFYING UNACCEPTABLE FEATURES ON THE FRONT OF A CHECK*

HAPPY STUDENT 1976 YOUR STREET ANYWHERE, KY 49000		<u>June 1</u> 19 <u>95</u>	123 00-000 000
PAY TO THE ORDER OF <u>Robert Burns</u>		<u>\$ 103⁰⁰</u>	
<u>Three hundred one</u>		<u>00/100</u> DOLLARS	
STUDENT BANK ANYWHERE, KY 49000			
FOR <u>cash</u>		<u>Jerry Jones</u>	
⑆0000⑆ 0000⑆ 1 2 345 67 8⑆			

* Ibid.

ENDORSEMENTS

* Ibid.

FULL ↘

Happy Student
BLANK ↗

Pay to the order
of Sad Student
Happy Student

84

Pay to the order of
Sometime Bank
for deposit only
Happy Student

← RESTRICTIVE →
↓

For Deposit only
Happy Student

91

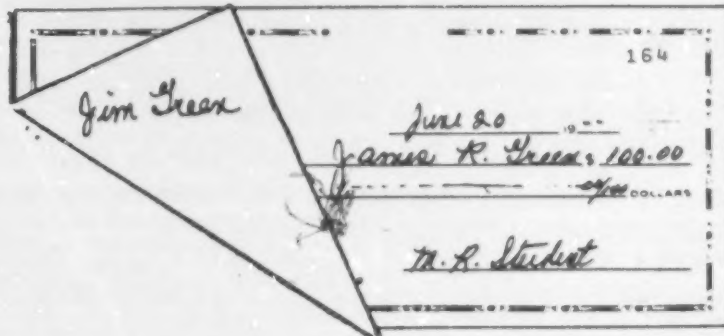
FOR DEPOSIT ONLY
Happy Student

92

IDENTIFYING PROPERLY ENDORSED CHECKS

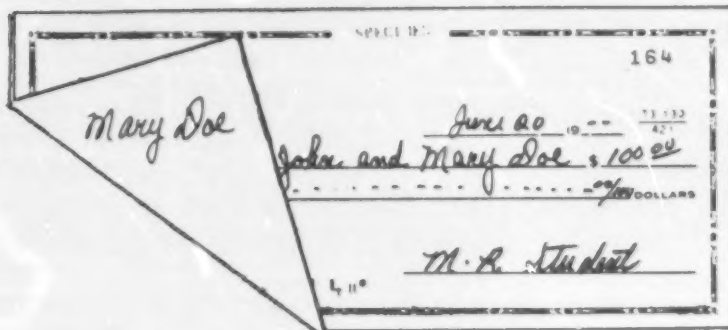
1. Is this check properly endorsed? _____

If not, write it correctly. _____



2. Is this check properly endorsed? _____

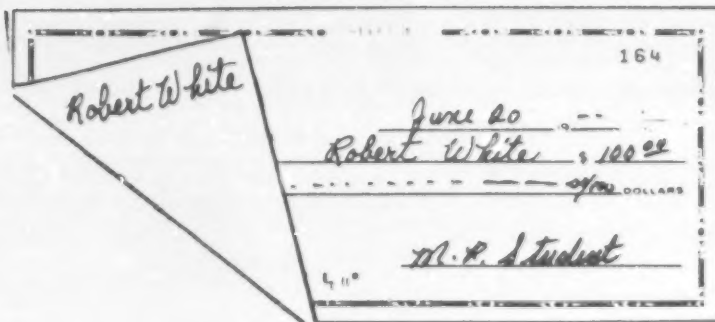
If not, write it correctly. _____



3. Is this check properly endorsed? _____

If not, write it correctly. _____

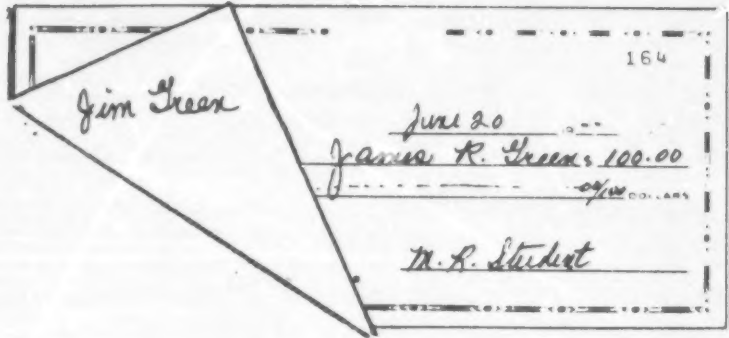
If Paul Runyan is cashing this check, complete the endorsement.



ANSWER KEY

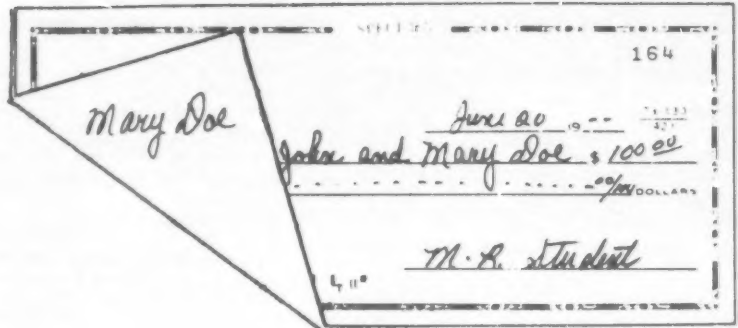
1. Is this check properly endorsed? No

If not, write it correctly. James R. Green



2. Is this check properly endorsed? No

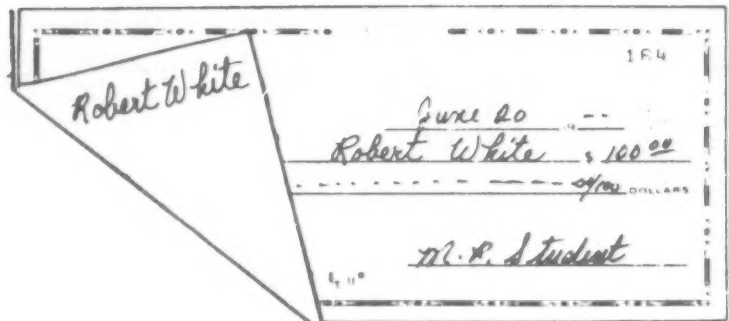
If not, write it correctly. John Doe, Mary Doe



3. Is this check properly endorsed? Yes

If not, write it correctly. _____

If Paul Runyan is cashing this check, complete the endorsement. Paul Runyan



DEPOSITED IN STUDENT BANK		CURRENCY		
DATE _____		COINS		
		CHECKS		
DEPOSIT TO				
ACCOUNT OF _____				

		TOTAL		

":0000""0000:" 1 2 345 67 8":

		CASH	DOLLARS	CENTS
ACCOUNT NUMBER	DATE	CHECKS		
DEPOSIT WITH THE STUDENT BANK ANYWHERE, KY 29000				
NAME OF ACCOUNT		TOTAL		
ADDRESS		CASH RETURNED		
		DEPOSIT		

CASH
IN - OUT
TICKET

CASH - IN	
\$	2 \$50

CASH - OUT	
\$	

TELLER # 3

CASH
IN - OUT
TICKET

CASH - IN	
\$	

CASH - OUT	
\$	10 \$00

TELLER # 3

CASH IN - OUT TICKET	CASH - IN	CASH - OUT
	\$ ¢	\$ ¢
TELLER # 1		

CASH IN - OUT TICKET	CASH - IN	CASH - OUT
	\$ ¢	\$ ¢
TELLER # 3		

CASH IN - OUT TICKET	CASH - IN	CASH - OUT
	\$ ¢	\$ ¢
TELLER # 3		

DISPENSING CASH TO THE CUSTOMER

1. Remove the proper amount of coins from the coin tray, and count them out to the customer first.
2. Remove the proper amount of currency from the cash drawer next. Here are some points for handling the currency.

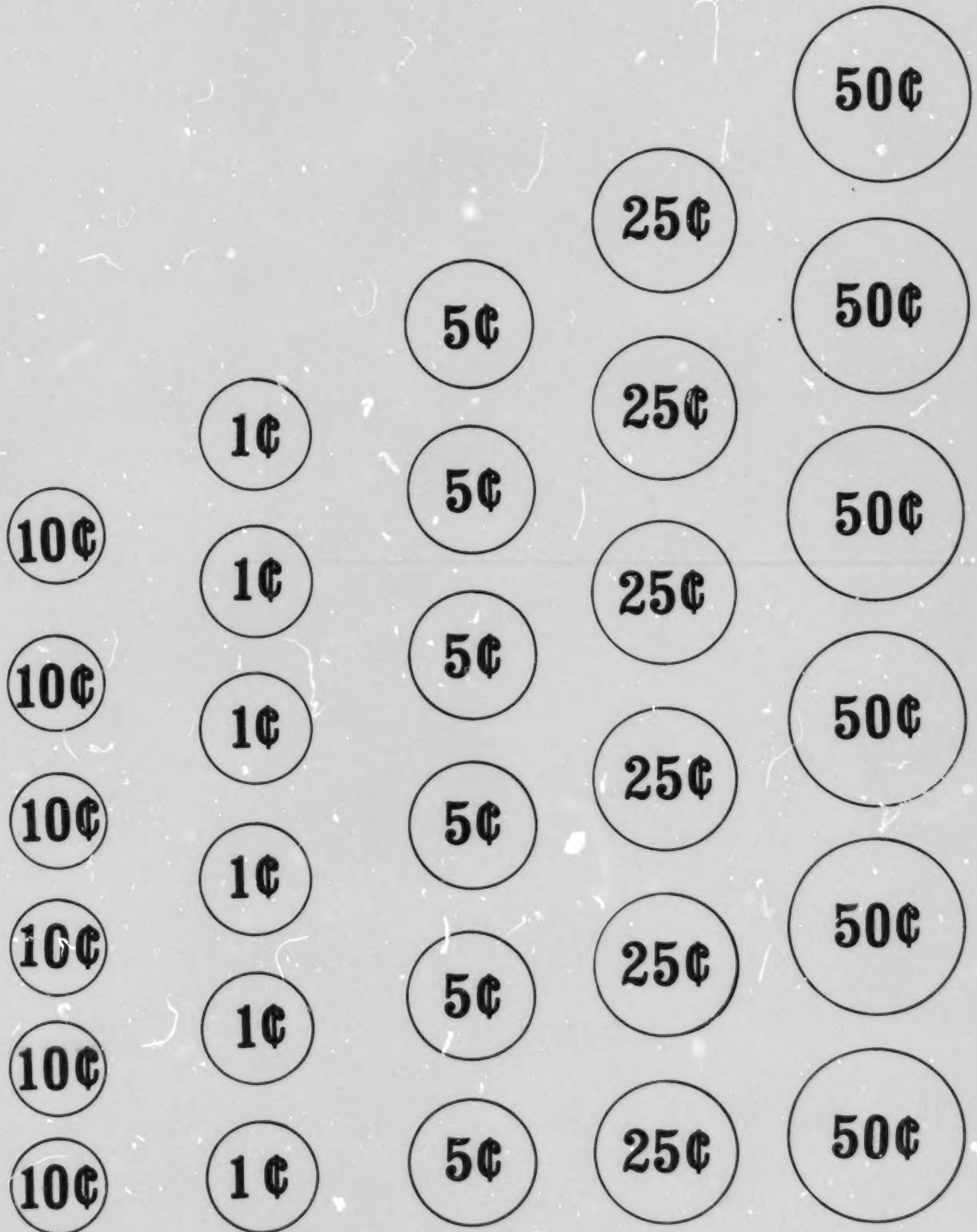
--Count silently all currency as it is removed from the drawer.

--Pull the large denomination (value of the bill) first. Work down to the smallest denomination.

--Pick up each bill with the forefinger and thumb; roll it back to separate it from the remaining bills.

--Stack the bills on the counter as you pull them from the cash drawer.

--Pick up the stack of bills from the counter, and orally count them out to the customer slowly so that he can count along with you.





CASH IN - OUT TICKET	CASH-IN		CASH -OUT	
	\$	¢	\$	¢
TELLER _____			DATE _____	

HAPPY STUDENT	123
1976 YOUR STREET	
ANYWHERE, KY 49000	19 00-000
	000
PAY TO THE	
ORDER OF	\$
	DOLLARS
STUDENT BANK	
ANYWHERE, KY 49000	
FOR	
⑆0000⑆ 0000⑆ 1 2 345 67 8⑆	

HAPPY STUDENT	123
1976 YOUR STREET	
ANYWHERE, KY 49000	19 00-000
	000
PAY TO THE	
ORDER OF	\$
	DOLLARS
STUDENT BANK	
ANYWHERE, KY 49000	
FOR	
⑆0000⑆ 0000⑆ 1 2 345 67 8⑆	

COMPLETING AN INSTALLMENT LOAN CONTRACT

OBJECTIVE

GIVEN a case situation and an installment loan contract form,

COMPLETE THE CONTRACT.

YOU SHOULD enter all the necessary information in the proper spaces without error.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will realize that borrowing money is expensive.

--Students will understand that financial institutions are legally obligated to provide all information concerning a loan.

CONTENTS

Learning Activity Number

Instructor's Final Checklist

COMPLETING AN INSTALLMENT LOAN CONTRACT

9

CHECK-OUT ACTIVITY

Your teacher will provide a case situation and an installment loan contract. Fill out the contract.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	To introduce this task you may consider these activities: --Show the transparency "Buying on Credit." Discuss the advantages and disadvantages of borrowing money. --Have students interview an adult on "The biggest mistake I ever made in borrowing money to pay for something." Have them report in class without mentioning the name of the interviewee. --Invite a resource person to talk about do's and don'ts of borrowing.	"Buying on Credit" (Master Copy in this section) Transparency film Overhead projector Suggested Resource Persons: Loan officer for a local financial institution Member of the Better Business Bureau or Credit Bureau	
1	Show the transparency to the class. Discuss why these situations are important in getting a loan.	"Here's What Affects Your Credit Rating" (Master Copy in this section) Transparency film Overhead projector	
2	Explain the three C's of credit. Have students make a poster illustrating the three C's.	"The Three C's of Credit" (Explanation in this section) Poster supplies	
3	Show a transparency of the loan application. Discuss each part of the form. Develop a case situation which provides information necessary for completing a loan application. Write it on the chalkboard or make handouts.	"Loan Application Form" (Master Copy in this section) Case situation for filling out a loan application Transparency film Overhead projector Marker	

IA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	As the class decides where and how each entry should be made on the form, write it on the transparency.		
4	Divide the class into small groups. Provide each group a copy of the case. Have each group to make the decisions and report to the class.	"A Loan Application" (Master Copy in this section)	
5	Present the five elements of a contract. Have students give examples of each.	"Contracts--Essential Elements" (Master Copy in this section) Transparency film Overhead projector	
6	Show the class the contract form. Have students analyze the contract as it relates to the essential elements: Element 1--signatures of purchases and loan officer. Element 2--bank agrees to loan the money and purchaser agrees to (information at left of form). Element 3--legal to loan money under acceptable terms. Element 4--bank loans the money, and purchaser pays the interest. Element 5--contract made in writing.	"Installment Loan Contract" (Master Copy in this section) Transparency film Overhead projector	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
7	Explain how to use the chart to determine the amount of each payment. Show the class how to figure the finance charge: Multiply the amount of the payment by the number of months payments are to be made. Add that amount to the final payment (if it is less than the other monthly payments.)	"Monthly Payment Chart" (Master Copy in this section or contact a local finance agency)	
8	Develop a case situation which provides information necessary for completing a loan application. Write it on the chalkboard or make handouts. As the class decides where and how each entry should be made on the form, write it on the transparency.	Transparency of installment loan contract (See Learning Activity 6) Overhead projector Case situation for filling out an installment loan contract	
9	Make copies of the contract form, and develop a case situation. Provide each student a copy. Have each student complete the contract. (The student may sign the purchaser's name and his/her name for the loan officer.) Use the Instructor's Final Checklist to evaluate each student's work.	Copy of Installment Loan Contract form for each student Monthly Payment Chart Case situation for completing an installment loan contract Instructor's Final Checklist	

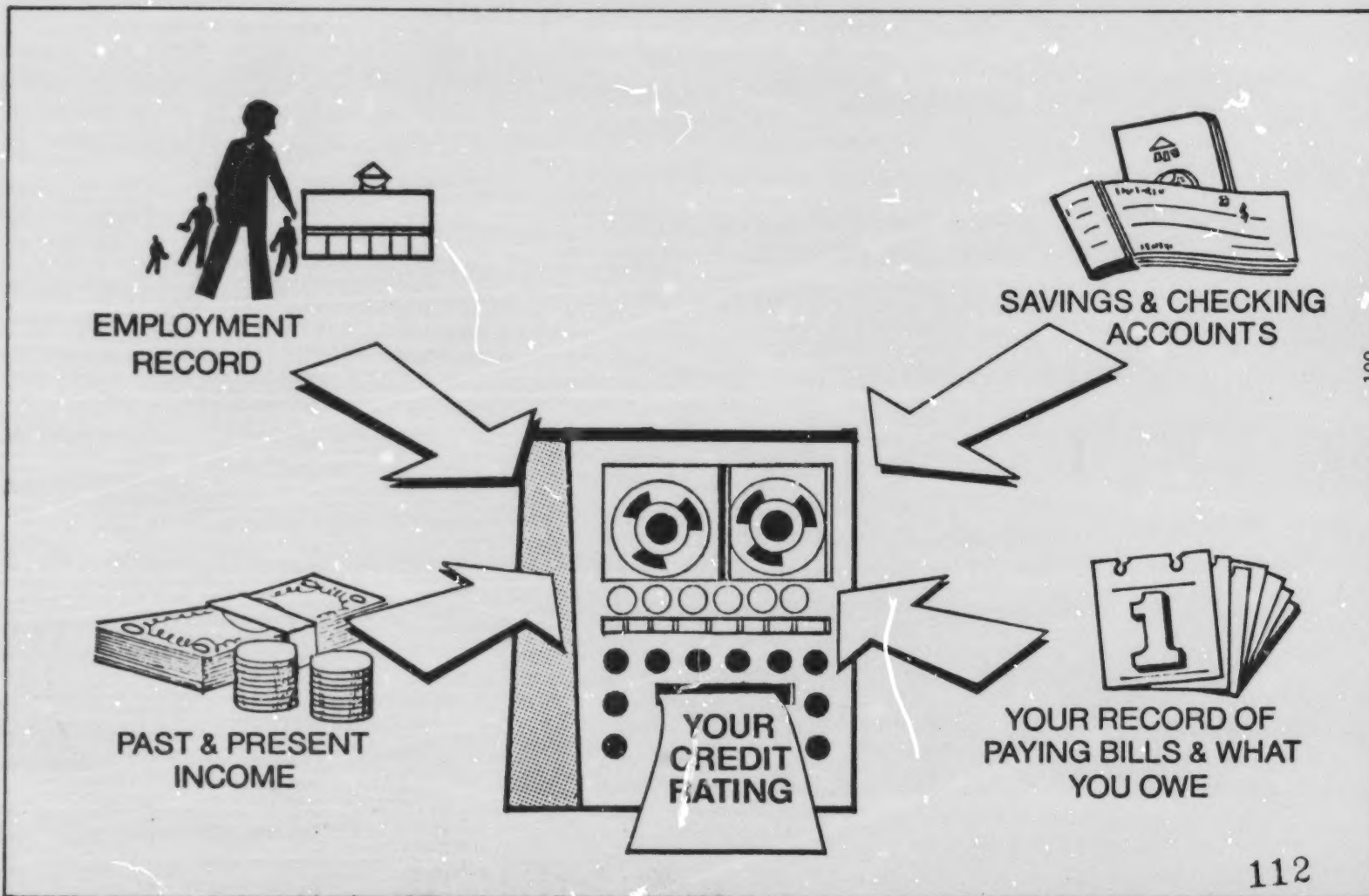
BUYING ON CREDIT



99

*"It's simple... if we skip two payments
on the washer and one on the car,
we'll have the down payment on a color TV."*

Here's what affects your credit rating



THE THREE C'S OF CREDIT

Loan officers seriously examine the three C's of credit when considering whether to approve a loan. They are:

Character: Reputation for honesty and dependability in paying debts. This is the most important factor in determining whether a person is a good or bad credit risk.

Capacity: The ability to repay the debt. This is often determined by the borrower's income and the amount of the debts he/she already owes.

Capital: What the borrower already owns. Sometimes what the borrower owns is used to insure that the debt will be paid. For example, a bank may loan the money, but hold the title to the borrower's property until the debt is paid.

LOAN APPLICATION

PRINT--use ball point pen--all information confidential
Fill out completely below double line

NAME		Spouse's first name			
ADDRESS		Spouse's Age		Dependent Children	
CITY-STATE	ZIP	Own	Home	Rent	Live with Parents
Former Address If Less than Three Years at Present Address		How Long		Phone Number	
Previously Applied for Loan?				How Long	
No		Yes--Where			
Employer		Address			
Position	Social Security Number	Monthly Salary		How Long	
Former Employer If Less than Three Years With Present Employer		Address		Position	How Long
Spouse's Employer		Position		Monthly Salary	How Long
Other Income Source	Amount-Month \$	Bank-Branch		Checking	Saving
Nearest Relative Not at Your Address		Address		Relationship	
Credit References--Name and Address					

A LOAN APPLICATION

James Amos is a young credit manager at a local bank. It is his job to interview applicants on the basis of their willingness and ability to repay the amount borrowed plus the finance charges.

Amy Jones is 19, unmarried and working at her first job. She is living away from home for the first time. She wants to borrow \$500 to buy a used car. She has saved some money for a down payment which she can use in addition to the money she will borrow. Since Amy has never used credit in the past she has no established credit rating.

If you were James, what questions would you ask and what type of checking would you do before approving the loan? Would you or could you approve the loan? If you did not, how would you go about refusing to give Amy the loan?

CONTRACTS--ESSENTIAL ELEMENTS

1. **COMPETENT PARTIES--**
THOSE RECOGNIZED BY
LAW AS ABLE TO MAKE
ENFORCEABLE AGREEMENTS



2. **MUTUAL ASSENT--**
A MEETING OF THE
MINDS; AN AGREEMENT TO DO OR NOT
TO DO A CERTAIN THING



3. **LEGAL PURPOSE--**
NOT CONTRARY TO LAW
HARMFUL TO SOCIETY
OR PUBLIC WELFARE,
OR AGAINST PUBLIC
POLICY



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4. **CONSIDERATION--
SOMETHING GIVEN
IN RETURN FOR
THE PROMISE**



5. **REQUIRED FORM--
SOME CONTRACTS
MUST BE MADE IN
WRITING; OTHERS
MAY BE MADE ORALLY**



INSTALLMENT LOAN CONTRACT

Purchaser _____ Date _____

Address _____ City _____ State _____ Zip Code _____

Bank _____

Address _____ City _____ State _____ Zip Code _____

DESCRIPTION OF GOODS AND SERVICES

Purchaser agrees to pay to the order of _____ Bank
 the "TOTAL OF PAYMENTS" shown in _____ monthly
 installments of \$ _____ (final
 payment to be \$ _____) the first
 installment being payable _____
 19 _____, and all
 subsequent installments on the same
 day of each consecutive month until
 paid in full.

1.	CASH PRICE	\$ _____
	Cash down payment \$ _____	
	Trade-in \$ _____	
2.	TOTAL DOWN PAYMENT	\$ _____
3.	UNPAID BALANCE	\$ _____
	(Item 1 less Item 2)	
4.	AMOUNT FINANCED	\$ _____
5.	FINANCE CHARGE	\$ _____
6.	ANNUAL PERCENTAGE RATE	_____ %
7.	TOTAL OF PAYMENTS	\$ _____
	(Item 4 plus 5)	

NOTICE TO PURCHASER--DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT

Witness _____

Purchaser _____

Date _____

Loan Officer _____

MONTHLY PAYMENT CHART

12%		MONTHLY PAYMENT NECESSARY TO AMORTIZE A LOAN												
TERM AMOUNT	1 YEAR	1 1/2 YEARS	2 YEARS	3 YEARS	4 YEARS	5 YEARS	6 YEARS	7 YEARS	8 YEARS	9 YEARS	10 YEARS	15 YEARS	20 YEARS	25 YEARS
\$ 50	5.65	3.05	2.36	1.87	1.52	1.12	.82	.62	.47	.36	.28	.20	.15	.11
100	11.30	6.10	4.71	3.73	3.04	2.23	1.63	1.24	.94	.71	.54	.40	.30	.22
150	16.95	9.15	7.07	5.59	4.56	3.34	2.44	1.86	1.41	1.06	.81	.60	.45	.33
200	22.60	12.20	9.43	7.48	6.08	4.51	3.26	2.48	1.93	1.41	1.07	.80	.60	.44
250	28.25	15.25	11.89	9.38	7.60	5.63	4.08	3.06	2.33	1.71	1.28	.96	.72	.53
300	33.90	18.30	14.51	11.26	9.16	6.76	4.91	3.68	2.80	2.09	1.57	1.18	.88	.65
350	39.55	21.35	17.13	13.29	10.54	7.90	5.71	4.28	3.26	2.45	1.83	1.38	1.02	.76
400	45.20	24.40	19.75	15.17	12.13	8.93	6.51	4.88	3.68	2.76	2.04	1.58	1.17	.88
450	50.85	27.45	22.37	17.05	13.81	10.15	7.44	5.51	4.11	3.06	2.24	1.77	1.32	.99
500	56.50	30.50	25.00	18.93	15.49	11.39	8.38	6.11	4.44	3.30	2.45	1.88	1.40	1.07
550	62.15	33.55	27.62	20.81	17.17	12.67	9.37	6.80	4.97	3.64	2.70	2.01	1.50	1.13
600	67.80	36.60	30.25	22.69	18.85	13.95	10.36	7.69	5.56	4.11	3.06	2.24	1.77	1.32
650	73.45	39.65	32.87	24.57	20.53	15.23	11.35	8.48	6.15	4.54	3.39	2.57	1.99	1.48
700	79.10	42.70	35.50	26.45	22.21	16.51	12.34	9.37	6.84	5.01	3.77	2.80	2.18	1.64
750	84.75	45.75	38.12	28.33	23.89	17.79	13.33	10.26	7.53	5.48	4.14	3.13	2.41	1.81
800	90.40	48.80	40.75	30.21	25.57	19.07	14.32	11.15	8.22	5.95	4.51	3.46	2.64	1.98
850	96.05	51.85	43.37	32.09	27.25	20.35	15.31	12.04	8.91	6.42	4.88	3.79	2.87	2.15
900	101.70	54.90	46.00	33.97	28.93	21.63	16.30	12.93	9.60	6.89	5.25	4.12	3.10	2.32
950	107.35	57.95	48.62	35.85	30.61	22.91	17.29	13.82	10.29	7.36	5.62	4.45	3.33	2.49
1000	113.00	61.00	51.25	37.73	32.29	24.19	18.28	14.71	10.98	7.83	6.00	4.78	3.56	2.66
1100	124.70	67.70	56.50	41.41	35.81	26.84	20.11	16.24	12.21	8.81	6.67	5.14	3.92	2.92
1200	136.40	74.40	61.75	45.59	39.43	29.49	21.94	17.71	13.44	9.74	7.34	5.81	4.28	3.18
1300	148.10	81.10	67.00	49.77	43.05	32.14	23.77	19.18	14.67	10.67	8.01	6.48	4.64	3.44
1400	159.80	87.80	72.25	53.95	46.67	34.79	25.60	20.65	15.90	11.60	8.68	7.15	5.00	3.70
1500	171.50	94.50	77.50	58.13	50.29	37.44	27.43	22.12	17.13	12.53	9.35	7.82	5.36	3.96
1600	183.20	101.20	82.75	62.31	53.91	40.09	29.26	23.59	18.36	13.46	10.02	8.49	5.72	4.22
1700	194.90	107.90	88.00	66.49	57.53	42.74	31.09	25.06	19.59	14.39	10.69	9.16	6.08	4.48
1800	206.60	114.60	93.25	70.67	61.15	45.39	32.92	26.53	20.82	15.32	11.36	9.83	6.44	4.74
1900	218.30	121.30	98.50	74.85	64.77	48.04	34.75	27.99	22.05	16.25	12.03	10.50	6.80	5.00
2000	230.00	128.00	103.75	79.03	68.39	50.69	36.58	29.46	23.28	17.18	12.70	11.17	7.16	5.26
2100	241.70	134.70	109.00	83.21	72.01	53.34	38.41	30.93	24.51	18.11	13.37	11.84	7.52	5.52
2200	253.40	141.40	114.25	87.39	75.59	55.99	40.24	32.40	25.74	19.04	14.04	12.51	7.88	5.78
2300	265.10	148.10	119.50	91.57	79.17	58.64	42.07	33.87	26.97	20.00	14.71	13.18	8.24	6.04
2400	276.80	154.80	124.75	95.75	82.75	61.29	43.90	35.34	28.20	20.93	15.38	13.85	8.60	6.30
2500	288.50	161.50	130.00	99.93	86.33	63.94	45.73	36.81	29.43	21.86	16.05	14.52	8.96	6.56
2600	300.20	168.20	135.25	104.11	89.91	66.59	47.56	38.28	30.66	22.79	16.72	15.19	9.32	6.82
2700	311.90	174.90	140.50	108.29	93.49	69.24	49.39	39.75	31.89	23.72	17.39	15.86	9.68	7.08
2800	323.60	181.60	145.75	112.47	97.07	71.89	51.22	41.22	33.12	24.65	18.06	16.53	10.04	7.34
2900	335.30	188.30	151.00	116.65	100.65	74.54	53.05	42.65	34.35	25.58	18.73	17.20	10.40	7.60
3000	347.00	195.00	156.25	120.83	104.23	77.19	54.88	44.08	35.58	26.51	19.40	17.87	10.76	7.86
3100	358.70	201.70	161.50	125.01	107.81	79.84	56.71	45.51	36.81	27.44	20.07	18.54	11.12	8.12
3200	370.40	208.40	166.75	129.19	111.39	82.49	58.54	46.94	38.04	28.37	20.74	19.21	11.48	8.38
3300	382.10	215.10	172.00	133.37	114.97	85.14	60.37	48.37	39.27	29.30	21.41	19.88	11.84	8.64
3400	393.80	221.80	177.25	137.55	118.55	87.79	62.20	49.80	40.50	30.23	22.08	20.55	12.20	8.90
3500	405.50	228.50	182.50	141.73	122.13	90.44	64.03	51.23	41.73	31.16	22.75	21.22	12.56	9.16
3600	417.20	235.20	187.75	145.91	125.71	93.09	65.86	52.66	42.96	32.09	23.42	21.89	12.92	9.42
3700	428.90	241.90	193.00	150.09	129.29	95.74	67.69	54.09	44.19	33.02	24.09	22.56	13.28	9.68
3800	440.60	248.60	198.25	154.27	132.87	98.39	69.52	55.52	45.42	33.95	24.76	23.23	13.64	9.94
3900	452.30	255.30	203.50	158.45	136.45	101.04	71.35	56.95	46.65	34.88	25.43	23.90	14.00	10.20
4000	464.00	262.00	208.75	162.63	140.03	103.69	73.18	58.38	47.88	35.81	26.10	24.57	14.36	10.46
4100	475.70	268.70	214.00	166.81	143.61	106.34	75.01	59.81	49.11	36.74	26.77	25.24	14.72	10.72
4200	487.40	275.40	219.25	170.99	147.19	108.99	76.84	61.24	50.34	37.67	27.44	25.91	15.08	10.98
4300	499.10	282.10	224.50	175.17	150.77	111.64	78.67	62.67	51.57	38.60	28.11	26.58	15.44	11.24
4400	510.80	288.80	229.75	179.35	154.35	114.29	80.50	64.10	52.80	39.53	28.78	27.25	15.80	11.50
4500	522.50	295.50	235.00	183.53	157.93	116.94	82.33	65.53	54.03	40.46	29.45	27.92	16.16	11.76
4600	534.20	302.20	240.25	187.71	161.51	119.59	84.16	66.96	55.26	41.39	30.12	28.59	16.52	12.02
4700	545.90	308.90	245.50	191.89	165.09	122.24	85.99	68.39	56.49	42.32	30.79	29.26	16.88	12.28
4800	557.60	315.60	250.75	196.07	168.67	124.89	87.82	69.82	57.72	43.25	31.46	29.93	17.24	12.54
4900	569.30	322.30	256.00	200.25	172.25	127.54	89.65	71.25	58.95	44.18	32.13	30.60	17.60	12.80
5000	581.00	329.00	261.25	204.43	175.83	130.19	91.48	72.68	60.18	45.11	32.80	31.27	17.96	13.06
5100	592.70	335.70	266.50	208.61	179.41	132.84	93.31	74.11	61.41	46.04	33.47	31.94	18.32	13.32
5200	604.40	342.40	271.75	212.79	182.99	135.49	95.14	75.54	62.64	46.97	34.14	32.61	18.68	13.58
5300	616.10	349.10	277.00	216.97	186.57	138.14	96.97	76.97	63.87	47.90	34.81	33.28	19.04	13.84
5400	627.80	355.80	282.25	221.15	190.15	140.79	98.80	78.40	65.10	48.83	35.48	33.95	19.40	14.10
5500	639.50	362.50	287.50	225.33	193.73	143.44	100.63	79.83	66.33	49.76	36.15	34.62	19.76	14.36
5600	651.20	369.20	292.75	229.51	197.31	146.09	102.46	81.26	67.56	50.69	36.82	35.29	20.12	14.62
5700	662.90	375.90	298.00	233.69	200.89	148.74	104.29	82.69	68.79	51.62	37.49	35.96	20.48	14.88
5800	674.60	382.60	303.25	237.87	204.47	151.39	106.12	84.12	69.99	52.55	38.16	36.63	20.84	15.14
5900	686.30	389.30	308.50	242.05	208.05	154.04	107.95	85.55	71.22	53.48	38.83	37.30	21.20	15.40
6000	698.00	396.00	313.75	246.23	211.63	156.69	109.78	86.98	72.45	54.41	39.50	37.97	21.56	15.66
6100	709.70	402.70	319.00	250.41	215.21	159.34	111.61	88.41	73.68	55.34	40.17	38.64	21.92	15.92
6200	721.40	409.40	324.25	254.59	218.79	161.99	113.44	89.84	74.91	56.27	40.84	39.31	22.28	16.18
6300	733.10	416.10	329.50	258.77	222.37	164.64	115.27	91.27	76.14	57.20	41.51	40.00	22.64	16.44
6400	744.80	422.80	334.75	262.95	225.95	167.29	117.10	92.70	77.37	58.13	42.18	40.67	23.00	16.70
6500	756.50	429.50	340.00	267.13	229.53	169.94	118.93	94.13	78.60	59.06	42.85	41.34	23.36	16.96
6600	768.20	436.20	345.25	271.31	233.11	172.59	120.76	95.56	79.83	60.00	43.52	42.01	23.72	17.22
6700	779.90	442.90	350.50	275.49	236.69	175.24	122.59	96.99	81.06	60.93	44.19	42.68	24.08	17.48
6800	791.60	449.60	355.75	279.67	240.27	177.89	12							

PREPARING A BALANCE SHEET

OBJECTIVES

- (1) GIVEN descriptions of ten business accounts,
CLASSIFY EACH ITEM AS AN ASSET, LIABILITY, OR OWNER'S EQUITY.
YOU SHOULD classify at least nine of the items correctly.
- (2) GIVEN a balance sheet form and a list of business accounts and their amounts,
PREPARE A BALANCE SHEET.
YOUR balance sheet should meet the following standards:
1. The balance sheet should be in the correct format.
 2. All accounts titles should be classified and entered correctly.
 3. All amounts should be entered and totaled correctly.
 4. Assets should equal liabilities plus owner's equity.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will understand that business financial records are based on three fundamentals: assets, liabilities, and owner's equity. The balance sheet uses these three elements to show the financial condition of a business.

CONTENTS OF MODULE

Instruction SheetsLearning
Activity Number

I PREPARING A BALANCE SHEET

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Instructor's Final Checklist

PREPARING A BALANCE SHEET

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CHECK-OUT ACTIVITIES

- (1) Your teacher will provide descriptions of business accounts. Classify each items as an asset, liability, or owner's equity.
- (2) Your teacher will provide a balance sheet form and a list of business accounts and their amounts. Prepare a balance sheet.

PREPARING A BALANCE SHEET

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Have the students study the definitions. Let the class give examples of assets, liabilities, accounts receivable, accounts payable.	Vocabulary listing in the task assignment sheet	
2	Have students determine what they are worth financially by listing what they own and what they owe and figuring the difference.		
3	Provide each student a list of the accounts, and have him/her classify and item as an asset, liability or owner's equity.	"Classifying Accounts" (Master Copy in this section)	
4	Provide each student a copy of the accounts, and have him/her complete the activity as in Learning Activity 3. Use Item 1 in the Instructor's Final Checklist to evaluate each student.	Check-Out Activity I, "Classifying Business Accounts" (Master Copy in this section) Instructor's Final Checklist	
5	Go through Instruction Sheet I as a class. Study one section of the balance sheet at a time: heading, assets, liabilities, owner's equity.	Instruction Sheet I	
6	Duplicate a supply of balance sheet forms. (If duplicating supplies	Balance Sheet Forms (Master Copy in this section)	

PREPARING A BALANCE SHEET

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
6	are not available, students may draw their forms.) Have students complete the heading and assets section. Go over the answers in class. (Note: You may want to make a transparency of a blank balance sheet and fill it in as students check their work.)	Information for the heading: home of business and date List of asset account titles and their amounts	
7	Have students complete the liabilities section of their balance sheets. Go over the answers. (See note in Learning Activity 6.)	List of liabilities accounts Balance sheets	
8	Explain the accounting equation (see vocabulary). Give some examples: $\begin{array}{rcl} \text{Assets} & = & \text{Liabilities} + \\ \$300.00 & & \$100.00 + \\ \hline & & \end{array}$ <u>Owner's Equity</u> \$200.00 Have students complete the owner's equity section and then balance their balance sheets. Go over the answers. (See note in Learning Activity 6.)	Vocabulary listing Balance sheets	
9	Provide each student a blank Balance Sheet form and a copy of the Check-Out Activity.	Check-Out Activity II "Preparing a Balance Sheet" (Master copy in this section)	

PREPARING A BALANCE SHEET

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
9	Have students prepare the balance sheet. Use the answer key to check each student's work. Use the Instructor's Final Checklist to evaluate each student.	Blank Balance Sheet forms Answer Key (In this section) Instructor's Final Checklist	

Classifying Accounts

Classify each of the following items by writing the word asset, liability, or owner's equity. Use your own paper.

1. Cash _____
2. Amount owed to Hudson Corporation _____
3. Office machines _____
4. Delivery equipment _____
5. Amount a business is worth _____
6. Machinery _____
7. Factory building _____
8. Unpaid electric bill _____
9. Office furniture _____
10. Amount John Jones owes the business _____
11. Amount Jane Johnson owes the business _____
12. Difference between total assests
and total liabilities _____

Classifying Accounts

1. Asset
2. Liability
3. Asset
4. Asset
5. Owner's equity
6. Asset
7. Asset
8. Liability
9. Asset
10. Asset
11. Asset
12. Owner's equity

Check-Out Activity I

CLASSIFYING BUSINESS ACCOUNTS

Classify each of the following items as either asset, liability, or owner's equity.

1. Cash _____
2. Amount owed to Marsh Plumbing Co. _____
3. Operating supplies owned _____
4. Unpaid electric bill _____
5. Office equipment _____
6. Amount owed to Quickie Car Wash
Equipment Co. _____
7. Car wash equipment _____
8. The amount that remains after the
total liabilities are subtracted
from the total assets _____
9. Amount Anthony James owes the
business _____
10. What the business is worth _____

Check-Out Activity I

CLASSIFYING BUSINESS ACCOUNTS

1. Asset
2. Liability
3. Asset
4. Liability
5. Asset
6. Liability
7. Asset
8. Owner's equity
9. Asset
10. Owner's equity

WHO
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Check-Out Activity II

PREPARING A BALANCE SHEET

Directions: Prepare a balance sheet for Sports World of Kentucky which is owned and operated by Don Churchill. Use the date December 1 of the current year.

The assets and liabilities of the business are:

(1) Cash	\$ 716.88
(2) Accounts Receivable:	
Mary Adams	100.00
John Compton	50.00
(3) Office Furniture	894.00
(4) Sports Equipment	1,380.50
(5) Store Fixtures	1,050.75
(6) Accounts Payable:	
Apax Sporting Goods	440.43
Sports Equipment Co.	896.25
Watts and Son	185.90
Western Office Supply	280.65

WHO
WHAT
WHEN

Sports
Balance
December 1, 1912

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	Assets				
	Cash			716	80
	Accounts Receivable:				
	Mary Adams	100	00		
	John Compton	50	00	150	00
	Office Furniture			894	00
	Sports Equipment			1,380	50
	Store Fixtures			1,050	70
	Total			4,192	10
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[illegible]

HANDWRITING AND TRANSCRIBING SHORTHAND**OBJECTIVE**

GIVEN dictation of ten words using the letters s, z, a, f, v, and e,

HANDWRITE EACH WORD IN SHORTHAND AND TRANSCRIBE IT IN LONGHAND.

YOU SHOULD write at least nine of the words correctly in shorthand and transcribe at least nine of them correctly.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will understand the importance of neatness and accuracy in taking and transcribing shorthand.

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HANDWRITING AND TRANSCRIBING SHORTHAND

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CHECK-OUT ACTIVITY

Your teacher will dictate words using the letters s, z, a, f, v, and e. Write each word in shorthand as your teacher dictates it. After you have taken all the dictation, transcribe each word in longhand beside the shorthand.

ALTERNATE OR ADDITIONAL TASK

"Keyboarding a Shorthand Machine"

(See the pages following the Master Copy of the Instructor's Final Checklist in this section of this Manual.)

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Explain that most words are spelled in shorthand exactly as they are pronounced. Dictate the words in the word list, and have the students spell them exactly as they think they are pronounced. Then write the phonetical spellings, (in parentheses), on the chalkboard. You may want to dictate some additional words until the students become familiar with the true sounds.	Suggested Word List: --Say (sa) --Ace (as) --Safe (saf) --Face (fas) --Save (sav) --Vase (vas) --See (se) --Fee (fe) --Ease (ez) --Easy (eze)	
2	Make a transparency of the shorthand symbols. Have the students study the first block--the s, z, and a. As you point to each word and letter written in shorthand, have the students spell and pronounce aloud; e.g., as you point to d, all students say, "S-A, say." Have the students write the shorthand for each letter and word ten times. (Allow them to refer to the symbols on the transparency.) Dictate the letters and words using s and a. (Dictate the same word	Transparency master, "Shorthand Symbols" (Master Copy in this section) Transparency Overhead projector	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	more than once.) Have the students take the dictation in shorthand. Call on individual students to read their shorthand notes.		
3	Have the students study the second block--s, f, and v. Follow the same procedures as in Learning Activity 2.	Transparency of the shorthand symbols	
4	Have the students study the third block--e. Explain that the <u>symbol for the "s" sound is also used for the "z" sound.</u> Follow the same procedures as in Learning Activity 2.	Transparency of the shorthand symbols	
5	Provide copies of the sentences to each student, or write them on the chalkboard. Have students to transcribe the shorthand and re-write each sentence in longhand.	"Transcribing Shorthand" (Master Copy in this section)	
6	Have students write the shorthand for the symbols they have learned. Have them exchange papers and transcribe the shorthand symbols in longhand.		

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
7	Dictate the ten words as the students write them in shorthand. Beside each of his/her shorthand symbols, have the student transcribe the symbol in longhand. Use the Answer Key to check each student's answers. Use the Instructor's Final Checklist to evaluate each student.	"Shorthand Dictation and Transcription" (List in this section) Answer Key Instructor's Final Checklist	
	NOTE: You may want to use this additional task assignment sheet as an alternate or an additional activity.	"Keyboarding a Shorthand Machine" (Task Assignment Sheet in this section) <u>Touch Shorthand, Book I, Stenographic Machines, Inc., Skokie, IL 60076</u> (Optional)	

SHORTHAND SYMBOLS*

S, Z	'	E	o
A	o	SEE	d
SAY	d	SEES	g
ACE	g	EASE	g
S, F, V	, ,)	FEE	d
SAFE	g	FEEs	g
FACE	d	EASY	g
SAFES	g		
SAVE	g		
VASE	d		
SAVES	g		

*Taken from "Shorthand Transparency Masters," Mavis C. Sparks, Instructional Materials Laboratory, University of Kentucky. Reproduced from Gregg Shorthand (Diamond Jubilee Series) by Gregg, Leslie, and Zoubek, with the permission of Gregg Division, McGraw-Hill, Incorporated.)

TRANSCRIBING SHORTHAND

Directions: Rewrite the following sentence by writing the shorthand in longhand.

1. *dg* may *me* me.
2. *the* the *for me* for me.
3. The *for* *class* class are high.
4. I need a *.*
5. Did *the assignment was* *?* ?

TRANSCRIBING SHORTHAND

ANSWER KEY

1. Fay may see me.
2. Save the vase for me.
3. The fees for Fay's class are high.
4. I need a safe.
5. Did Fay say the assignment was easy?

Check-Out Activity

SHORTHAND DICTATION AND TRANSCRIPTION

Dictate the following words:

1. ace
2. see
3. ease
4. sees
5. save
6. easy
7. vase
8. fee
9. say
10. fees

Check-Out Activity

SHORTHAND DICTATION AND TRANSCRIPTION

ANSWER KEY

1. 9 ace
2. 3 see
3. 9 ease
4. 3 sees
5. 9 save
6. 2 easy
7. 9 vase
8. 2 fee
9. 0 say
10. 9 fees

Practical Arts

BUSINESS EXPLORATION**TASK: KEYBOARDING A SHORTHAND MACHINE**INTRODUCTION

A court and conference reporter uses a shorthand machine to make notes of the activities in a court or a conference. In this task assignment sheet, you will learn how to keyboard a shorthand machine.

OBJECTIVE

GIVEN a drill and theory practice sheet and a shorthand machine,

KEYBOARD THE LETTERS AND WORDS ON THE MACHINE.

YOU SHOULD keyboard each letter and word at least five times.

LEARNING ACTIVITIES

1. READ and DISCUSS Instruction Sheet I, PREPARING A SHORTHAND MACHINE FOR DICTATION. PRACTICE preparing the machine for dictation.
2. LOOK AT illustrations of parts involved in loading a pad of paper tape into the shorthand machine. READ and DISCUSS Instruction Sheet II, LOADING A SHORTHAND MACHINE. PRACTICE loading the machine.
3. STUDY the shorthand machine keyboard chart in Instruction Sheet III, KEYBOARD PRACTICE. PRACTICE stroking the home keys by following the instructions in the Instruction Sheet.
4. ARRANGE with your teacher to complete this task by going through the CHECK-OUT ACTIVITIES.

CHECK-OUT ACTIVITY

Your teacher will provide a drill and theory practice sheet. Keyboard each letter and word at least five times on the shorthand machine.

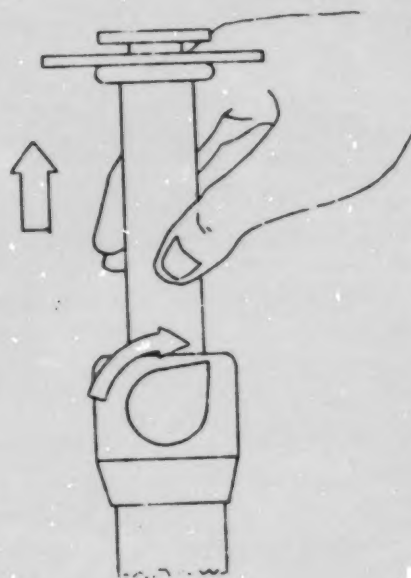
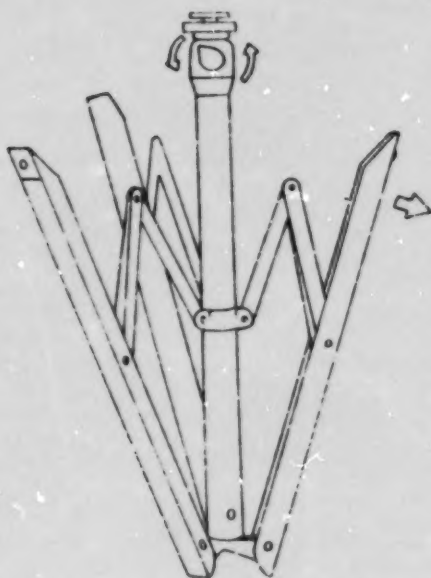
INSTRUCTION SHEET I

PREPARING A SHORTHAND MACHINE FOR DICTATION

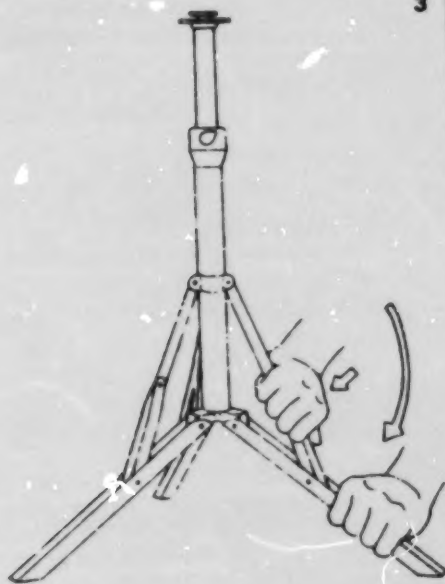
To prepare for dictation, a shorthand machine is placed on an adjustable tripod. The steps to follow are:

1. Pull the legs out slightly from the tube.
2. Loosen the tripod locknut and lift the tube as high as it will go.
3. Tighten the locknut.
4. Completely pull out the folded legs and the hidden extension of each leg.
5. Place the tripod on the floor.
6. Place the shorthand machine upside down in your lap.
7. Pick the tripod up and put the crossbar on top of the adjustable tube into the base plate of the shorthand machine.
8. Turn the tripod clockwise (right) until it clicks. The machine will then be locked on the tripod.
9. Place the tripod and shorthand machine on the floor.
10. Adjust the tube by using the locknut to place the machine at a height which is comfortable for you to take dictation.
11. Place a pencil or ballpoint pen in the pencil holder on the top of the machine. The pencil or pen will be used to show stroking errors, directions, corrections, or dictator comments when reading your touch shorthand notes.

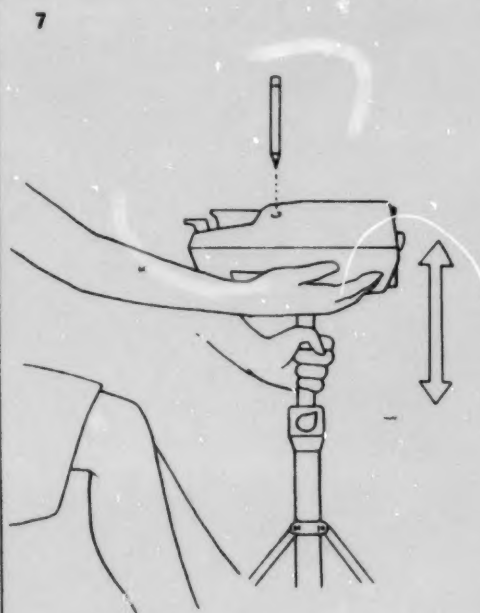
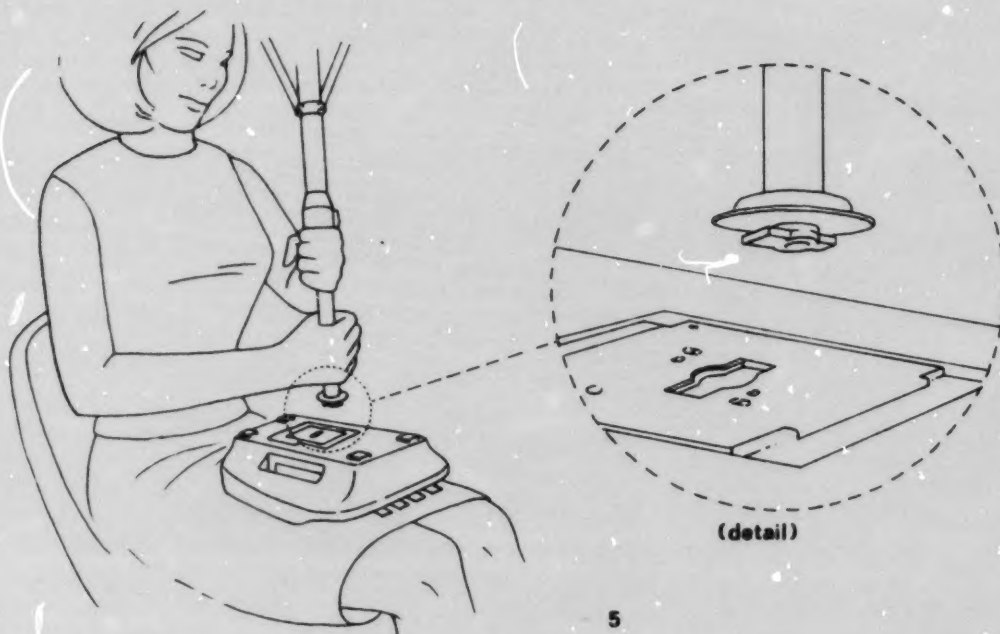
INSTRUCTION SHEET 1, (Page 2)



1 2
3 4



INSTRUCTION SHEET 1, (Page 3)

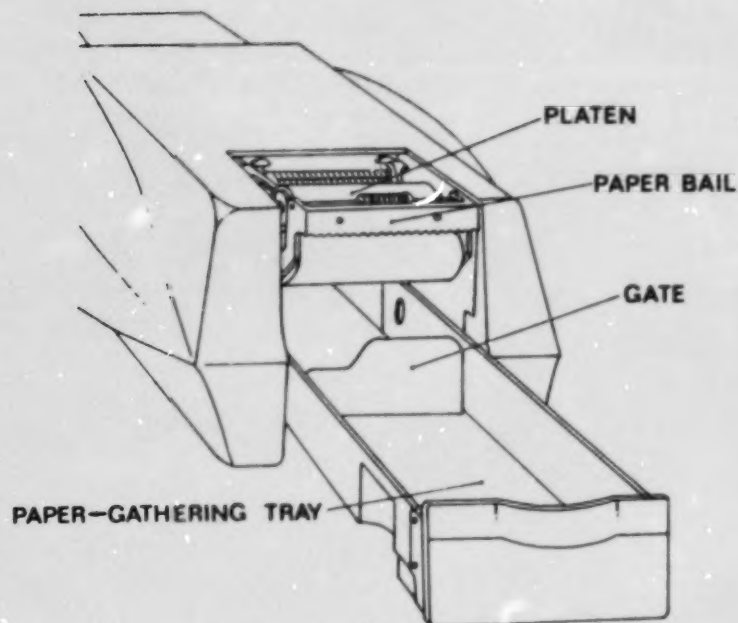


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INSTRUCTION SHEET II

LOADING A SHORTHAND MACHINE

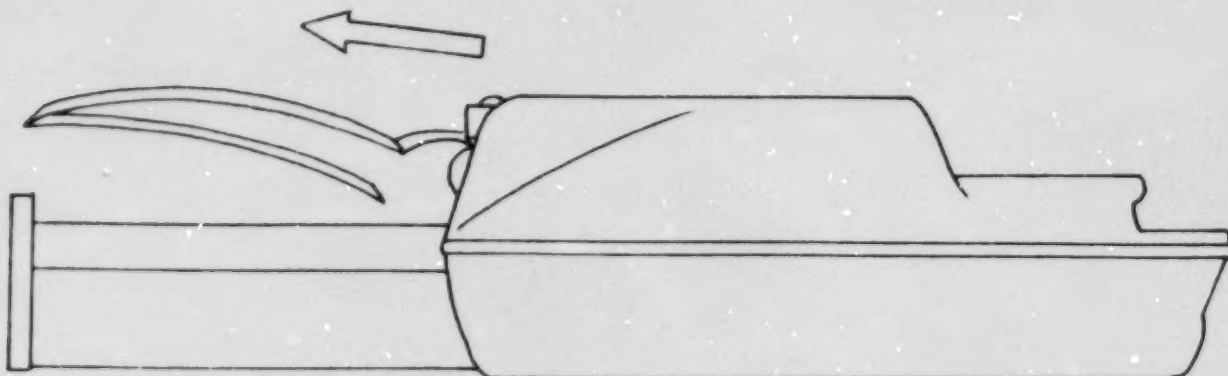
To become familiar with the machine parts that are involved in loading a pad of paper tape into a shorthand machine, examine the illustration below.



INSTRUCTION SHEET II, (Page 2)

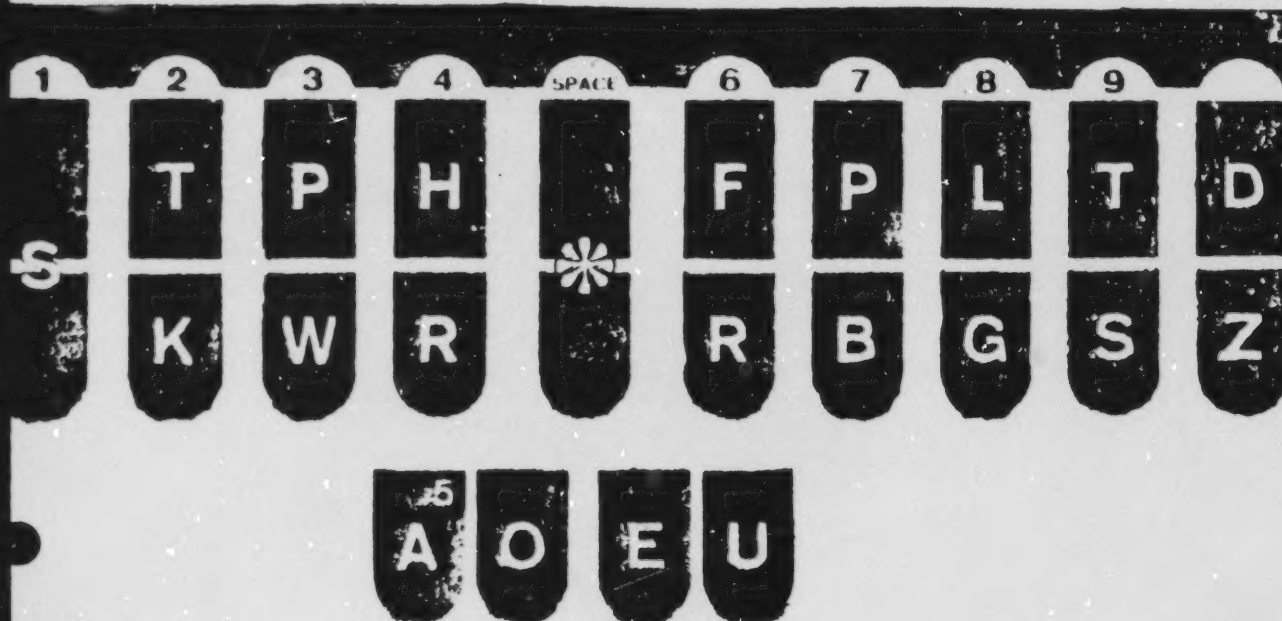
Practice loading a pad of paper tape into the shorthand machine by following the instructions below.

1. At the back of the machine, pull out and extend the paper-gathering tray.
2. Tear off the binding from the pad of paper tape.
3. Place the pad of paper tape into the extended paper-gathering tray.
4. Push the end of the top fold of the paper under the platen; at the same time, turn the platen away from you.
5. Push the paper bail away from the platen and place the paper under the bail. You should allow one entire fold to feed through the machine (see illustration below.)
6. Close the gate located at the center inside the paper-gathering tray. (The gate will not close if the paper-gathering tray is not fully extended and if the pad of paper tape is not pushed fully into the front of the paper-gathering tray.)
7. Place the paper which has been fed through the machine into the paper-gathering tray; this procedure will insure correct feeding of the remaining folds of the pad of paper tape into the paper-gathering tray.



INSTRUCTION SHEET III

KEYBOARD PRACTICE



1. Study the keyboard chart.
2. With the shorthand machine ready to use, place the fingers of both hands over home position.
3. Start with the little finger of the left hand and the index finger of the right hand and strike at the same time the keys on which they rest and control.
4. Using a light touch, quickly release the fingers from the keys--no arm or hand motion--then practice this exercise, first with the left hand and then with the right hand.

Left Hand

S
T
P
H

Right Hand

F
P
L
T

INSTRUCTION SHEET III, (Page 2)

5. Practice the letters in the lower banks of keys in the same manner that you did in the upper bank.

Left Hand

S
K
W
R

Right Hand

R
B
C
S

6. With hands in home position, strike the vowel (AOEU) keys separately and then together. First strike A with the left thumb and then strike O. Strike A and O together.
7. Using the right thumb, strike the E, then U, and then strike EU together.
8. The long A sound is indicated by striking the A and EU together.
9. The long U sound is indicated by striking AOU together.

CHECK-OUT ACTIVITY

DRILL AND THEORY PRACTICE

Using a shorthand machine, practice the following drill five times.

Initial S

Final S

Vowel A

Long Vowel A AEU

SAEU

Initial T

AT

SAT

Vowel U

Long Vowel U AOU

SAOU

SAOUT

FPLT (Period)

K (For Hard C Sound)

Initial R

Final R

TR

Final R T

Final T

SAOU (Sue)

SAOUT (suit)

STPH (Question Mark)

Using the left hand strike S, T, P, H, AO

RECEIVING AND PLACING TELEPHONE CALLS

OBJECTIVES

- (1) GIVEN a script for a telephone conversation, a telephone message form, and a partner,

ANSWER THE TELEPHONE AND WRITE DOWN THE MESSAGE.

YOUR PARTNER will use a checklist to rate your performance. YOU SHOULD receive a "yes" rating for all items on the checklist.

- (2) GIVEN a picture of a six-button telephone,

DEMONSTRATE HOW TO HOLD AND TO TRANSFER A CALL.

YOU WILL BE RATED in accordance with the Instructor's Final Checklist.

- (3) GIVEN a play telephone and the necessary information,

PLACE A TELEPHONE CALL.

YOU WILL BE RATED in accordance with the Instructor's Final Checklist.

ATTITUDES AND VALUES TO BE DEVELOPED

--Since the telephone is used daily for carrying on business, and since the caller is not seen but only heard, it is imperative that the stenographer/secretary/receptionist develop a "voice with a smile."

CONTENTS

Instruction SheetsLearning
Activity Number

I RECEIVING TELEPHONE CALLS

1

II PLACING TELEPHONE CALLS

10

Instructor's Final Checklist

RECEIVING AND PLACING TELEPHONE CALLS

CHECK-OUT ACTIVITIES

- (1) Your teacher will provide a script for a telephone conversation, a telephone message form, and a partner. Your partner will be the caller, and you will be the one who answers the phone. After the conversation, record the message.

CHECK-OUT ACTIVITIES (Continued)

- (2) Using your picture of a telephone, demonstrate how to hold a call and to transfer a call.
- (3) Your teacher will provide a play telephone and a case situation. Place a telephone call.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Have students examine the picture of the six-button telephone. Discuss the three services (described in the boxes) provided by the phone. Also have students read about how to answer a phone. Talk about the steps recommended for answering the phone. Give students the opportunity to share personal experiences that relate to using the telephone.	Instruction Sheet I "Answering the Phone"	
2	If other telephones are not available, let several students work together to make tin-can telephones: --Punch a hole in the bottom of two cans. --Put a long, heavy string through both holes. --Knot both ends so that the string connects the cans but does not pull through the holes. By pulling the string tight one can talk into a can while the other listens. AND Have students work in pairs to write a brief play on answering the telephone and act it out using the telephones.	Tin-can telephones or Play telephones or Teletrainer System (Contact your local board. The telephone company has distributed three systems to school districts throughout the state.)	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
3	Make a transparency of the Telephone Message Form. Using the printed information in "Telephone Messages," complete the form as the class watches. Duplicate the forms and copies of the skit for each student. Have him/her complete the form; OR Provide a copy of the skit for small groups of students. Make a transparency of the form, and fill it in as the class reads the skit and tells you what to record.	"Telephone Messages" (in this section) Telephone Message Form (Master Copy in this section) Transparency Overhead projector Marker Blank Telephone Message Forms "Taking a Telephone Message" (Master Copy in this section)	
4	Have the students read about holding a call. Discuss the steps presented. Make copies of the picture of the telephone. Let students work in small groups to demonstrate how to hold a call by pointing to the proper buttons to be depressed; OR If a multi-line telephone is available, assign time slots for small groups to demonstrate how to hold a call.	Instruction Sheet I "Holding a Call" Multi-line telephone or Picture of "Six-Button Telephone Set" (Master Copy in this section)	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	You may want to arrange a field trip to an office so that students can observe a multi-line telephone in operation.		
5	Have students read about transferring a call. Discuss the steps presented. To demonstrate how to transfer a call, follow the same procedure as described in Learning Activity 4.	Instruction Sheet I "Transferring a Call" Multi-line telephone or Picture of "Six-Button Telephone Set"	
6	Provide each student a Check-Out Activity I sheet. Have two students get together to complete the exercise. Use the Instructor's Final Checklist to evaluate each performance. For Check-Out Activity II, have students demonstrate how to hold and to transfer a call. If a picture of a telephone is used, the students will point to the proper parts of the telephone. You may have them work individually, or in small groups. Use the Instructor's Final Checklist to evaluate each performance.	Check-Out Activity I Sheets "Answering the Telephone" Multi-line telephone or Picture of "Six-Button Telephone Set" or Transparency of "Six-Button Telephone Set" Instructor's Final Checklist	
7	Explain station-to-station and person-to-person calls. Use the transparency to support	Transparency Masters: "Station-to-Station Calls" "Person-to-Person Calls"	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	your lecture. Also discuss the information about direct distance dialing. Use the transparency on the topic.	"Direct Distance Dialing" (Master Copies in this section)	
8	Assign small groups to each work station or to the Teletrainer. Have the students take turns demonstrating how to make person-to-person and station-to-station calls.	Work stations equipped with play telephones or The Teletrainer System	
9	Show the map on a transparency. Explain the area codes and time zones. Prepare a list of cities. Using the map, have students list the area code and time zone for each city.	Transparency Master: "Area Code and Time Zone Map" List of cities appearing on the map	
10	Have students read Instruction Sheet II. Discuss the steps in planning and placing a telephone call. Assign small groups to each work station or the Teletrainer. Have students take turns placing a telephone call. (Let each group decide what the call is about.)	Instruction Sheet II Work stations set up in Learning Activity 8 or The Teletrainer System	
11	Make up several case situations for placing telephone calls. Divide the class into small	Case situations for placing telephone calls Work stations or	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	groups, and provide each group a case. Have students in each group demonstrate placing a call. If you prefer, a student in each group may complete the Instructor's Final Checklist.	The Teletrainer System Instructor's Final Checklist	

TELEPHONE MESSAGES

The two most important things to remember in taking phone messages are: 1) to record all the necessary information, and 2) to make sure it is accurate. You can use a standard form, if the company provides it, or you can write the information on a blank sheet of paper. Whichever you use, be sure to have pencil and paper near the telephone at all times so the caller won't have to wait for you to find them.

It is perfectly acceptable for you to ask a caller to repeat any information you have missed, including the correct spelling of his/her name. It is also a good idea to repeat back to the caller the phone number or address s(he) gave you, to make sure you have understood it correctly. If the caller does not give you any information, you should politely ask: "May I ask who is calling?" or "May I take a message?"

At the bottom of the message, sign your name or initials, so the person who is away can ask you any questions about the phone message. Finally, remember to leave the message on the absent person's desk or in some place where he/she is sure to find it.

TELEPHONE MESSAGE FORM

IMPORTANT MESSAGE

For _____
Date _____ Time _____

While You Were Away

Mr. _____
of _____
Phone No. _____

Telephoned		Please Call Him	
Called To See You		Will Call Again	
Wants To See You		Rush	

Message _____

Signed _____

TAKING A TELEPHONE MESSAGE

Can you complete the Telephone Message Form, furnishing the information included in the skit "Telephone Conversation," which appears below.

TELEPHONE CONVERSATION

The place is Information Unlimited. The time is 2:00 p.m. The telephone rings. With a pad and pencil in the right hand, Ms. Greeter picks up the receiver with the left hand. She is prompt in answering.

MS. GREETER: (Speaking in a pleasant tone) Good morning, Information Unlimited, Ms. Greeter speaking. May I help you?

CALLER: Good morning, Ms. Greeter. This is Mr. Harris. May I speak to Mr. Boss?

MS. GREETER: No, I'm sorry, Mr. Harris. Mr. Boss is out this afternoon. He will be in tomorrow morning. Would you like him to return your call?

CALLER: No, Ms. Greeter, but will you please give him a message for me?

MS. GREETER: Yes, of course.

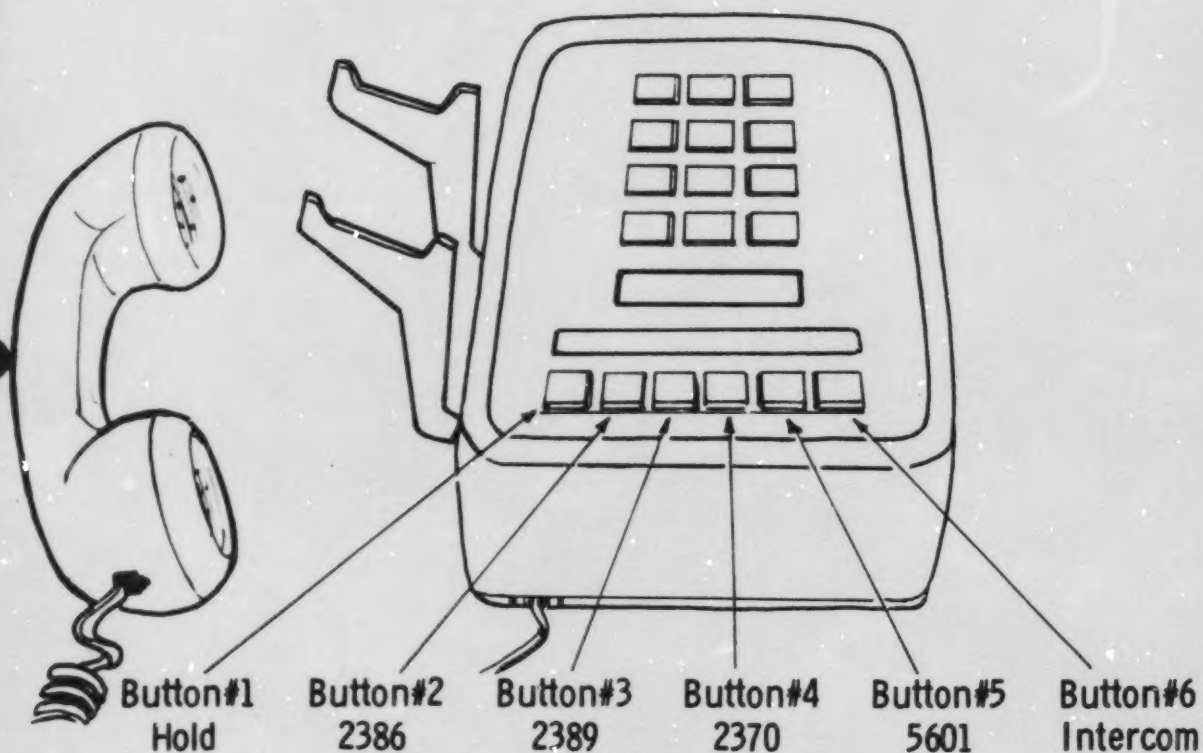
CALLER: Tell Mr. Boss that there will be a meeting of the Board of Directors tomorrow at 3:00 at the Brown Hotel on Broadway.

MS. GREETER: I'll tell him the first thing in the morning that there will be a meeting of the Board of Directors at 3:00 at the Brown Hotel on Broadway.

CALLER: Thank you, Ms. Greeter.

MS. GREETER: You're welcome. Thank you for calling.

SIX-BUTTON TELEPHONE SET



Check-Out Activity I

ANSWERING THE TELEPHONE

Get together with another student using the telephone. Your partner will pretend to be a caller and will read the script below. You will answer the phone and pretend to be a stenographer whose employer is out of the office. Make up a name of a company and reply properly to the caller. Then, record the message from the caller on the blank form provided on the next page. When finished, your partner will rate your performance using a checklist.

Script for Caller (your partner):

RING!!

You Answer:

Hello, this is Micky Johnson of Bulls Eyes Department Store. May I speak to Mrs. Clark?

You respond:

Will you please have her call me as soon as she comes in? My number is 678-4321.

You Respond.

Thank you. Good-bye. Click!!

Now record all the important information from the caller on the message form.

Check-Out Activity I (p. 2)

• TELEPHONE MESSAGE •

To: _____

You Received a Call From:

Phone No. _____ Ext. _____

☐ Please Phone
☐ Returned Your Call

☐ Will Call Again
☐ Urgent

TAKEN BY	DATE	TIME

Check-Out Activity I (p. 3)

USING THE TELEPHONE

Your partner will fill out the Checklist below.

Checklist for Partner to Rate Your
Performance in Using The Telephone

Did your partner:

- a. answer with a greeting, state the name of the company, and his/her name,
and offer assistance?

Yes _____

No _____

- b. speak clearly and politely?

Yes _____

No _____

- c. record the message completely and accurately on the message form?

Yes _____

No _____

STATION-TO-STATION CALLS

Make a station-to-station call when you are willing to talk to anyone who may answer the phone.

PERSON-TO-PERSON CALLS

Make a person-to-person call when you want to speak to a specific person or department.

Give the telephone operator the person's name, city, state, and telephone number.

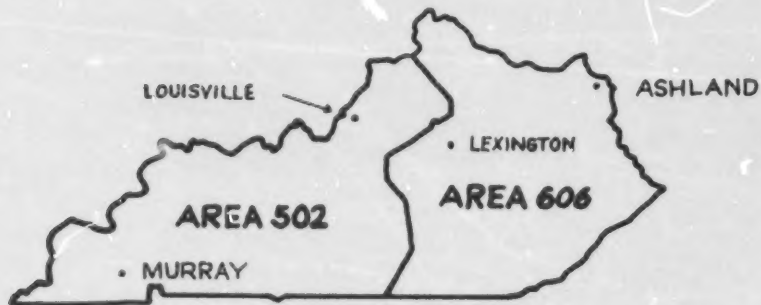


I'D LIKE TO CALL PERSON-TO-
PERSON TO MRS. ALICE HAMPTON
IN OSGOOD, ARKANSAS, AREA
CODE 501, 401-5423.

DIRECT DISTANCE DIALING (DDD)

DDD enables you to dial your long distance calls without the aid of the operator.

Kentucky has two area codes.



To call within an area, dial "1" and the telephone number you want to reach. Do not dial the area code.

For example: To call Ashland, 324-2499 if you live in Lexington,

Dial "1" + 324-2499

To call outside an area, dial "1" then the area code and the telephone number.

For example, if you live in Murray, Ky. and want to call Lexington 254-4535

area code telephone number
Dial "1" + 606 + 254-4535



OBJECTIVE

GIVEN a microcomputer and a simple problem,
WRITE, INPUT, AND RUN THE COMPUTER PROGRAM FOR THE PROBLEM.
YOUR PROGRAM RUN should show the correct results.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will realize that computers are an integral part of business today.

CONTENTS

Learning
Activity Number

Instructor's Final Checklist

WRITING, INPUTTING, AND RUNNING A COMPUTER PROGRAM
(BASIC LANGUAGE)

7

CHECK-OUT ACTIVITY

Your teacher will provide a simple problem. Write, input, and run the computer program for the problem.

REFERENCES AVAILABLE (BASIC LANGUAGE)INTRODUCTION TO BASIC

TRS-80, Computer Education Series
Radio Shack
Fort Worth, TX 76102
(Student materials accompanied by a teacher's handbook)

Basic for Microcomputers

Charles Clark, Co., Inc.
168 Express Drive South
Brentwood, NY 11717
(Set of 5 filmstrips with 5 cassettes; designed for the beginning in programming; applicable to the TRS-80, PET, APPLE)

Introduction to Computer Language

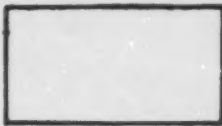
Educational Audio Visual, Inc.
Pleasantville, NY 10507

(Multimedia kit; in the Apple II format)

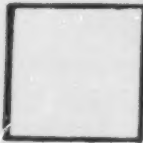
LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Invite a computer representative to your class to demonstrate a microcomputer; or Arrange for groups of students to visit a class where a microcomputer is being used.	Microcomputer	
2	After students have gone through Learning Activity 1, discuss the basic components of the microcomputer they observed. After the discussion, have them list the components; or Provide a picture of the microcomputer, and have the students identify the basic components.		
3	Present and explain the basic statements and commands applicable to the microcomputer the students will use. Give several quizzes covering the basic statements and comments.		
4	Make transparencies of the flow chart symbols and the flow chart. Explain how each symbol is used in planning a computer program. Provide a simple problem for the students to flow chart.	Transparency Masters: "Flow Chart Symbols" "Getting to School in the Morning" (Master Copies in this section) Transparencies Overhead projector Simple problem	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
5	Show the class how to write a simple computer program. A sample may be: <pre> 10 LET K = 0 20 PRINT K 30 LET K = K + 1 40 GOTO 20 50 END </pre> Have the students write the program for the problem they flow chart.	Flow charts developed in Learning Activity 4	
6	Demonstrate how to input and run a program on the microcomputer. A suggested procedure is provided in this section of the manual. Arrange for each student to have some practice time.	Computer program Microcomputer "Inputting a Program" (Sample in this section)	
7	Provide a simple problem. Have students flow chart and write a computer program for the problem. Arrange for each student to run his/her program on the microcomputer. Use the Instructor's Final Checklist to evaluate each student's performance.	Simple problem Microcomputer Instructor's Final Checklist	

FLOW CHART SYMBOLS



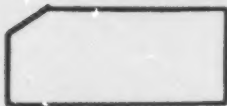
SHOWS A PROGRAM STEP



HALT OR STOP, FOR ERROR OR
SOME OTHER REASON



MAKE A DECISION



MEDIUM TO BE USED IN INPUT
OR OUTPUT



PRINTED REPORT

DIRECTION OF WORK FLOW

Inputting a Program

TAKE A LOOK AT THIS KEYBOARD. It looks as if it could be a typewriter, right? Well, maybe, but actually it is the keyboard on our computer. There are several keys--about eight--that are not present on the typewriter. See if you can identify them.



Our computer prints in capital letters. There is no need to use the **SHIFT** key in order to print in capital letters. Just strike a letter and that letter will appear in capital form on the screen.

The **ENTER** key is pressed at the end of each line to print when you are ready for it to be sent into the computer.

It is very hard--sometimes impossible--to get something out of the computer that was entered incorrectly. So be sure your data is correct before you press the **ENTER** key!

You can erase something and redo it before you have pressed the **ENTER** key. To do this you will press the left **←** key. A correction can then be made before you press **ENTER**.

Now, you can go to the computer and enter this program; remember, press the **ENTER** key at the end of each line!!!!

```
10 PRINT "HELP! MY COMPUTER HAS GONE CRAZY!"
20 GO TO 10
30 END
```

You have entered a program--well, is that all it can do? Wow! What's so great about that? Oh, you want the program run? Okay, you enter the word **RUN** and press the **ENTER** key.

What on earth has happened? Don't Panic!!!! Find the **BREAK** key and press it. You have stopped the program, but you could enter the word **RUN** again and it would do just that--run again. Try it! Good, now find the **BREAK** key and press it again.

Now, wipe out the program so that you can try another one. Enter the word **NEW** and then press **ENTER**. Enter the following program--pressing **ENTER** at the end of each line.

```
10 LET K = 0
20 PRINT K
30 LET K = K + 1
40 GO TO 20
50 END
```

Type in **RUN** and press **ENTER**. The machine will count on and on and never get tired. It will count until it runs out of memory or someone breaks the computer or the program. Can you remember how to stop it? (Did you press the **BREAK** key?) Erase the memory. (Did you type in the word **NEW**?)

WRITING A PLAN FOR STARTING A SMALL BUSINESS

OBJECTIVE

GIVEN a "Plan for Starting a Small Business" form,

COMPLETE THE FORM.

YOU SHOULD complete all the sections of the form.

ATTITUDES AND VALUES TO BE DEVELOPED

--Students will become aware of the fact that a large percentage of small businesses fail because of the lack of initial planning.

CONTENTS

Instructor's Final ChecklistLearning
Activity Number

WRITING A PLAN FOR STARTING A SMALL BUSINESS

7

CHECK-OUT ACTIVITY

Your teacher will provide a "Plan for Starting a Small Business" form. Complete the form, using the information you gathered as you went through the Learning Activities.

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
1	Make a transparency of the Checklist, and have students analyze themselves in terms of personal characteristics necessary for becoming a successful small business owner.	"Should I Go Into Business For Myself" (Master Copy in this section) Transparency Overhead projector	
2	Have students review local newspapers to identify five types of products or services that appeal to them.	Local newspapers	
3	Have each student prepare a questionnaire listing the five products selected in Learning Activity 2 and survey ten classmates. Based on the results of the questionnaire, the student will choose a product or service that he/she would offer in a small business.	Lists of products and services	
4	Divide the class into groups, and provide each group a copy of the case situation. Have each group decide on the best location for the business. As each group reports have it to give the site selected, the reasons for the choice, including the advantages and disadvantages of all the sites.	"Selecting the Best Location" (Master Copy in this section)	

LA#	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Have each student identify a section of his/her community to observe for the six things listed in the task assignment sheet. Have him/her share the information in class.		
5	This is a vital part of your instruction. Invite a loan officer to explain how a potential borrower is evaluated. Help students apply the information by evaluating potential borrowers in case situations. You may divide the class into five groups and provide each group a case. Have them decide whether to grant the loan and to list the reasons for approving or disapproving the loan. Have students use the Yellow Pages or local newspaper to identify local financial institutions.	Loan officer from a bank, finance company, or government agency "The Loan Officer" (Master Copy in this section) Possible Solutions to the Cases (In this section) Telephone Directory Local Newspapers	
6	Explain the three legal forms of organization: --A sole proprietorship has only one owner. --A partnership has two or more co-owners. --A corporation is a body of stockholders or owners chartered by the state. It has the authority to carry on business as one.		

LAS	NOTES AND SUGGESTIONS FOR INSTRUCTION	REFERENCES AND SPECIAL TOOLS AND EQUIPMENT	TEACHER'S NOTES
	Have students contact a business that offers the product or service they selected to determine the legal form of organization--sole proprietorship, partnership, corporation. Also have students contact a business or the proper office in the courthouse to determine if a license is needed in order to sell the product or service they selected. Also have them to determine if a state tax or license fee is required.		
7	Provide each student a copy of the form and have him/her complete it. Use the Instructor's Final Checklist to evaluate each student's completed form.	"Plan for Starting a Small Business" (Master Copy in this section) Instructor's Final Checklist	

SHOULD I GO INTO BUSINESS FOR MYSELF?

	YES	NO	MAYBE
1. I like people. I get along with almost everybody.	_____	_____	_____
2. I work hard for the things I want.	_____	_____	_____
3. People can trust me. I do what I say I will.	_____	_____	_____
4. I can work by myself. I get things done.	_____	_____	_____
5. If I make up my mind to do something, I get it finished.	_____	_____	_____
6. I am a leader. I can get people to go along with me.	_____	_____	_____
7. I like to take charge of things and see that they get done.	_____	_____	_____
8. I can make up my mind in a hurry.	_____	_____	_____
9. I'm usually the one who plans things out when a group wants to do something.	_____	_____	_____
10. I have plenty of energy and can keep going.	_____	_____	_____

SELECTING THE BEST LOCATION*

Jack Smith has just received notice that the building his store occupies will be torn down in three months, and he must move by that time. Mr. Smith owns a clothing store which handles quality merchandise. The store is located on the busiest street in the downtown area of a town of 12,000 people. His business grosses \$200,000 a year, which nets him a fairly large profit.

He currently operates with two employees and his wife, who does the office and paper work for the store. His store is presently located on the same street as a bank, a savings and loan, and a department store, all of which create foot traffic past his store. Parking is somewhat of a problem at his present location. There is limited parking for the bank and department store, and the bulk of the remaining parking is diagonal street parking with parking meters.

The store itself has large outside windows which allow for more than adequate display area for window shoppers. The selling area is approximately 70 feet wide by 80 feet long with 12 foot ceilings. The merchandise is displayed both in open areas and in display cases (closed areas). There is a large display case at the entrance to the store which forces the customers to go to the right where shirts and ties are located or to the left where shoes are displayed. The pants, sweaters, suits, and sport coats are at the rear and sides of the store.

The year's heating and air conditioning costs for the store are approximately \$375 per month for oil heat and \$250 per month for electric and air conditioning. The 12 foot ceilings have contributed to the inflated expenses for heating and cooling the store.

Mr. Smith has three months to select a site and develop the site into a usable and attractive store. There are four acceptable sites available to Mr. Smith. Three of the sites are located in town and one is available in a new shopping mall on the outskirts of a neighboring town approximately a mile south of the interstate highway. Two of the sites in town are for sale, but the mall site and one of the downtown sites are available on a lease only arrangement.

Site "A" is located one block east from Mr. Smith's present location on the corner of the intersection of the major east and west street and the main north and south road through town. This site has approximately the same square footage as his current store. The site is available on a lease only arrangement at three dollars per square foot per year. Parking availability is about the same as the current site, but foot traffic is less. The other three corners contain a car sales room, a vacant building, and the state unemployment office. The store has been recently remodeled.

Site "B" is located on a corner a block west of Mr. Smith's current store. The building is for sale. A small parking lot at the rear of the building is included in the sale price. The purchase price is \$50,000. Foot traffic is less than at his current site, but greater than at site "A". The other three corners include a movie theatre, a tire store, and an office building with meeting and rental halls. The interior of the building is in disrepair, and would require \$10,000 to remodel. Also, this site has about 60% of the total square footage of his current location.

Site "C" is located on a corner four blocks west of the current site. This building is for sale for \$35,000. Parking here is more than adequate with an off street parking lot available across the street. The store is one block away from the main downtown shopping area in a lower rental district. The foot traffic is far below the traffic at sites "A" and "B". The store at site "C" is in need of remodeling, and estimated costs reach \$15,000. In addition to the parking lot across the street, there is vacant property on one corner, and a discount appliance store on the remaining corner. The square footage at site "C" is about the same as that of Mr. Smith's current location.

Site "D" is located in the shopping mall. This site is not for sale, but leases for six to fifteen dollars per square foot per year. Parking here is more than adequate. All of the current shops in the mall carry middle to high quality merchandise. The foot traffic is greatest at the higher rental areas. Each site in the mall must develop its own interior. The cost of this development would be approximately \$30,000. The foot traffic at any store in the mall would be greater than the traffic at site "A", "B", or "C", but less than the traffic at Mr. Smith's current site. Mr. Smith can have his choice of square footage at the mall.

Mr. Smith needs to make a decision on the move quickly since he has only three months to complete the move.

*Taken by permission from Owning and Operating a Small Business, Springfield: Illinois State Board of Education, 1976.

THE LOAN OFFICER*

Assume you are the loan officer at a local commercial bank. You were recently approached by the following people requesting business loans. An interview was conducted with each applicant.

Interview #1

A group of three nicely dressed young men in their late twenties have asked you for a loan of \$100,000 to finance a production operation involving electrical components. The men are very articulate and have prepared a very thorough and well planned presentation for you. It had been sent to you a day or two ahead of time for your inspection. As you begin to discuss the proposition it becomes clear that the three individuals are not planning to put up any of their own money to finance the operation. The business plan shows an increase in salary for each individual over what they are earning at their current jobs. There is also a rental car for each individual included in the budget.

Interview #2

An overweight, middle-aged man has come to see you seeking a loan of \$10,000 to establish an office equipment and supply store. His appearance leaves quite a lot to be desired since his shoes are unshined and his clothes wrinkled. As he sits down to discuss the proposition, he pulls out a small piece of note paper on which the entire proposition is written. He begins by telling you something about himself, his family, and his current job as a salesman at an office supply store. He explains that by cutting corners on his family budget, and adding that money to his savings he can match the \$10,000 loan. This will give him the \$20,000 needed to finance the business. He further explains that both you and he will need to set up a schedule for repayment of the loan according to business profits.

Interview #3

A man in his late thirties enters your office with a proposal to establish a television and radio repair shop. He begins by telling you that he has twenty years experience in the television and radio repair business. He is currently the manager of the service department at a large electronics store across town. During his presentation it becomes clear that the man has the technical knowledge and experience necessary to run the business. He is asking for a loan of \$30,000 to initiate the business, but only has \$6,000 of his own to invest.

Interview #4

A young man who is currently a school teacher has come to see you regarding a loan of \$25,000 to establish a French restaurant in town. He is willing to invest \$25,000 of his own money which he has saved over the past several years. While he is making his presentation it becomes clear that he knows very little about the restaurant business. In fact, when you asked him if he knew the recipe for a French dinner he had no idea of how to make it. He concluded his presentation by claiming that although he did not know anything about French cooking or running a restaurant, he would hire people who did to insure the success of the business.

The Loan Officer (p. 2)**Interview #5**

Two women have come to your office with a proposition to establish a recycling business for drums containing chemical fertilizer. They are asking you for \$50,000 to finance the business and are able to invest \$20,000 of their own money. The women explain to you during their presentation that virtually all fertilizer plants have to either haul these drums to a land fill or hire someone to haul them away. They explain that it is too expensive to ship the empties back to the supplier since the shipping costs exceed their value. The women further explain that they have taken samples of the drums to a chemist for analysis. The analysis revealed that the drums are made of a high grade steel which can be easily reduced to reusable steel. They have made arrangements to obtain the drums from the fertilizer plants at no cost. Dollar figures for obtaining the necessary equipment are also presented.

The Loan Officer (p. 3)

POSSIBLE SOLUTION TO CASES

Interview #1: Disapprove loan - no personal commitment.

Interview #2: Approve loan - personal commitment and experience.

Interview #3: Disapprove loan - not enough personal money invested; ask him to raise more equity capital.

Interview #4: Disapprove loan - no experience or knowledge of field.

Interview #5: Approve loan - personal commitment and business strategy.

Check-Out Activity

WRITING A PLAN FOR STARTING A SMALL BUSINESS

PLAN FOR S

PRODUCT/ SERVICE	TYPE OF CUSTOMER SERVED

STARTING A SMALL BUSINESS

LOCATION OF BUSINESS	WHERE LOAN CAN BE OBTAINED	FORM OF ORGANIZATION
		186

APPENDIX

VOCABULARY LISTING

Accounting equation - Relationship between assets, liabilities, and owner's equity: $\text{Assets} = \text{Liabilities} + \text{Owner's Equity}$.

Accounts payable - Amount owed by a business for items purchased on credit (liability).

Accounts receivable - Amount owed to a business by a customer (asset).

Alphabetically - Arranged in the order of the letters of the alphabet.

Amortize - To put money aside at intervals for gradual payment of a debt.

Asset - Thing of value owned by a business.

Automated equipment - Equipment that is capable of performing many activities by itself.

Balance sheet - A business form that lists assets, liabilities, and owner's equity.

Bank deposit - Money put in the bank for safekeeping.

Calcuator - A machine for performing mathematical operations mechanically.

Calculator register - The three portions of a calculator: display, storage, and memory.

Cash drawer - The place where a bank teller keeps his/her loose bills arranged by denomination.

Cash-in cash-out ticket--A form, used by the bank, which lists the amount of cash received from a customer and the amount returned to a customer.

Certified mail - A postal service which, for an extra fee, provides the sender of first-class mail a receipt of its delivery.

Chain addition and subtraction - Problems where the operation of addition and subtraction appears more than once.

Chain multiplication and division - Problems where the operation of multiplication and division appears more than once.

Check - A written order directing a bank to pay money to the person named.

Coin tray - The place where a bank teller keeps his/her loose coins arranged by denomination.

Compose - To create.

Contract - An agreement that can be enforced by law.

Denomination - The value of each bill and each coin.

Deposit ticket - A form, used by the person making a deposit, which lists the amount of money being deposited.

Dictate - To speak or read something aloud for someone else to write down or to record on a machine.

Edit - To make corrections on the word processor by changing a letter within a word, replacing a word, moving a sentence or a paragraph, etc.

Endorsement - The writing on the back of a check.

Entry - A number put into the calculator.

File - Place for keeping papers and records in order for reference.

Finance charge (interest) - The amount a bank charges a borrower for the use of its money.

Flow chart - A diagram showing the sequence of steps in solving a problem.

Home keys - The keys on a keyboard on which you place your fingers to start typing.

Index - To arrange names for filing purposes.

Input - Information that is entered into a computer or word processor.

Installment - A part of a debt that is to be paid at stated times.

Keyboarding - "Typing in" or using the touch method of entering information as in using the typewriter, word processor, or computer.

Language - Special terms and symbols used directly by the computer.

Liability - Debt owed by a business.

Mail register - A book in which the office worker records the certified, registered, and special delivery mail received.

Master - The original copy from which other copies can be made.

Microcomputer - A very small computer containing a microprocessor along with other devices, such as a memory system.

Owner's equity - What a business is worth.

Print - The playback of the copy in finished form.

Program - A set of instructions.

Registered mail - A postal service which, for an extra fee, provides a record that mail has been sent. The sender is guaranteed repayment for loss if the mail is not received.

Reproducing - Making an additional copy.

Pounding off numbers - The last figure that is to be kept in a number. (The figure will be increased by 1 if the figure immediately to the right of it is a 5, 6, 7, 8, or 9. It will not change if the figure immediately to the right of it is 0, 1, 2, 3, or 4.)

Running a program - Operating a computer to show each step in arriving at the information requested in the program.

Shorthand - A method of writing rapidly.

Special delivery - A postal service which, for an extra fee, mail is delivered to the proper post office in a separate mail pouch. This mail is usually processed first.

Transcribe - To put shorthand into regular writing.

Verify - To test the correctness of.

Word processor - A machine on which documents can be prepared, stored, and recalled.

REFERENCES APPROPRIATE FOR CAREER EXPLORATION

Documents

Exploring Careers, 1979

Bulletin 2001

Bureau of Labor Statistics

1371 Peachtree Street, N.E.

Atlanta, GA 30309

Telephone: (404) 881-4418

Occupational Outlook Handbook

Bulletin 1955

Superintendent of Documents

U.S. Government Printing Office

Washington, DC 20402

(Cloth Cover) Stock No. 029-001-02067-8

(Paper Cover) Stock No. 029-001-02059-7

Dictionary of Occupational Titles

Superintendent of Documents

U.S. Government Printing Office

Washington, DC 20402

Stock No. 029-013-00079-9

Sources of Information

Practical Arts Unit

Bureau of Vocational Education

21st Floor

Capital Plaza Tower

Frankfort, KY 40601

Telephone: (502) 564-3472

Gregg/McGraw-Hill

Webster Division

1221 Avenue of the Americas

New York, NY 10020

McKnight Publishing Company

Bloomington, IL 61701

New Jersey Vocational Technical

Curriculum Laboratory

Rutgers University

4103 Kilmer Campus

New Brunswick, NJ 08903

Ohio Department of Education

Division of Vocational Education

Career Development Service

Columbus, OH 43215

Superintendent of Documents

U.S. Government Printing Office

Washington, DC 20402

Xerox Educational Publications

P.O. Box 16629

Columbus, OH 43216

PRACTICAL ARTS VIDEOTAPES

These videotapes are available through the Kentucky Department of Education, Office of Research and Planning, Division of Materials and Curriculum, 19th Floor, Capital Plaza Tower, Frankfort, Kentucky 40601; Telephone: (502) 564-2000.

Agribusiness, Natural Resources and Environmental Occupations

"Coal: Kentucky's Ace in the Hole": 1/2-inch color cartridge; 23 minutes; some on 1/2-inch reel-to-reel; 2 copies on 3/4-inch cassette. Describes types of occupations available in the coal industry and discusses useful coal by-products.

"Wildlife": 3/4-inch color cassette; 25 minutes. Explains the role of wildlife in conservation.

"Energy Careers": 1/2-inch color cartridge; 15 minutes; some on 1/2-inch reel-to-reel; 2 copies on 3/4-inch cassette. Explores careers in the alternative energy areas of solar energy, wind, and coal liquification.

"Agribusiness": 3/4-inch color cassette; 18 minutes. Deals with careers in agriculture and other farm-related careers.

Business and Office Occupations

"The Secretary": 3/4-inch cassette; 18 minutes. Identifies various careers available in the secretarial field.

Communications and Media Occupations

"One Moment, Please": 1/2-inch color cartridge (2 cartridges available); 18 minutes. Explores occupations, ranging from camera operator to producer, available in radio and television production and necessary qualifications.

"Number, Please": 3/4-inch color cassette; 18 minutes. Discusses careers available in the telephone industry and shows on-the-job interviews for jobs in the industry.

"Roll the Presses": 3/4-inch cassette; 19 minutes, 20 seconds. Gives overview of careers needed to produce a newspaper.

Construction Occupations

"Construction Careers": 1/2-inch color cartridge; 20 minutes; some on 1/2-inch reel-to-reel; 2 copies on 3/4-inch cassette. Explores types of occupations, including carpenters, electricians, and plumbers, in construction careers and necessary skills needed for these careers.

Home Economics Occupations

"Gainful Home Economics": 3/4-inch color cassette; 20 minutes, 45 seconds. Describes occupations related to home economics in which people are gainfully employed.

Health Occupations

"RX Good Health": 1/2-inch color cartridge; 23 minutes; 2 copies on 3/4-inch color cassette. Explores health careers, such as medical secretary, laboratory technician, and physical therapist, in addition to doctor and nurse.

Hospitality and Recreation Occupations

"Hospitality Unlimited": 1/2-inch cartridge tape; 16 minutes; color; also on 1/2-inch reel-to-reel; 2 copies on 3/4-inch cassette. Identifies careers in the restaurant industry and hotel/motel management.

Manufacturing Occupations

"Down the Assembly Line": 3/4-inch cassette; 18 minutes. Depicts production line workers on the job; introduces students to the division of labor system whereby each worker becomes skilled in a single operation.

Orientation to the World of Work

"The Rest of Your Life": 2/4-inch cassette; 30 minutes. Introduces students to step-by-step procedures necessary in seeking employment.

Personal Service Occupations

"Barbering and Cosmetology": 3/4-inch cassette. Explores careers available in these two areas.

Public Service Occupations

"Dear John Mail": 1/2-inch color cartridge; 20 minutes; 2 copies on 3/4-inch color cassette. Explores the types of postal careers and available postal facilities.

"Law Enforcement": 3/4-inch color cassette; 25 minutes. Presents occupations available in law enforcement careers, ranging from policeman to radio operator, and their functions; also identifies necessary qualifications for entering the occupations.

"The Military": 3/4-inch cassette; 17 minutes, 30 seconds. Gives students an overview of various careers associated with the military.

Transportation Occupations

"Tracking A Trucker": 1/2-inch cartridge tape; 22 minutes; color; some on 1/2-inch reel-to-reel; 2 copies on 3/4-inch cassette. Explores occupations needed to support the trucking industry from mechanic to driver.

"The People of the Airlines": 3/4-inch cassette; 22 minutes. Shows people on the job at the airport and on the airplane.

ADDRESSING STUDENTS WITH SPECIAL NEEDS

Some students may need special help in achieving competencies. Ideas are presented here for helping identify those students and modifying materials and techniques to help them succeed.

Identifying Students with Special Needs

Generally speaking, those students who cannot succeed in the regular vocational education programs without special help are termed "students with special needs" (Vocational Education Act of 1963 and Amendments). Persons most likely to be identified as students with special needs are the academically and economically disadvantaged and the handicapped--the mentally retarded, deaf and hard of hearing, speech impaired, emotionally disturbed, orthopedically (physically) impaired, health impaired, and learning disabled.

The handicapped are further identified as those (1) with a physical or mental disability that substantially impairs one or more major life activities--walking, seeing, hearing, speaking, working, or learning; (2) who have a record or history of such impairment or condition, and (3) who are regarded as having an impairment (Rehabilitation Act of 1973). Women, minorities, the limited English speaking, and others likely to be underemployed or striving for equal opportunity in employment when meeting the criteria for academic or economic deprivation, are specifically identified in the disadvantaged group to be given special help.

Formulating a Basic Approach to Teaching

Society recognizes the right of every individual to an appropriate education, and the law mandates giving persons with special needs an equal chance. In brief:

1. The Vocational Education Amendments of 1976 give special emphasis to developing and providing programs of vocational education for "those with special educational handicaps" and reserves moneys to do so.
2. The Education for All Handicapped Children Act of 1975 assures that all handicapped children between the ages of three to twenty-one have available to them a free, appropriate public education which relates to their unique needs and is provided in the least restrictive environment.
3. The Rehabilitation Act of 1973 prohibits discrimination on the basis of handicap in any program or activity receiving federal financial assistance and directs employers to take affirmative action in hiring handicapped people.
4. The Education Amendments of 1972 prohibit discrimination on the basis of sex in educational programs receiving or benefiting from federal financial assistance.

5. The Civil Rights Act of 1964 prohibits discrimination in employment on the basis of sex, race, color, religion, or national origin in any program or activity receiving federal financial assistance—including training for employment.

We must, then, provide equal opportunity to learn in our instructional processes.

Basically, an approach to teaching which recognizes individual differences in all students provides the best atmosphere for disadvantaged and handicapped students. This approach allows students to work at different rates; involves large group, small group, and individual instruction; incorporates a variety of instructional materials, media, and teaching techniques; and involves a variety of learning activities—reading, doing, discussing, listening, viewing, experiencing, sharing, cooperating, relating, using the senses, etc. It gives disadvantaged and handicapped students the dignity of exploring, learning, and facing the same experiences and responsibilities as other students, without limiting their possibilities by stereotyped concepts of what they can or cannot do.

It involves being organized, with students completely familiar with the teaching/learning plan. When beginning a CBVE class, for example, explain what learning to attain competencies means, how the students will carry out their work, how to use the modules, where to find materials, how and when tests will be given, how "passing" or achieving competency is determined, and what your role as a teacher is.

It also means teacher direction for those students who are not self-directed learners—those with poor academic backgrounds who thrive on teacher interaction and need immediate feedback, instruction simplified, procedures modified, social development as well as specific job skills, role models, or other special aid. For these students, the learning activities described in the modules may become the teacher's lesson plan and be utilized in large-group and small-group settings before the individual student attempts doing learning activities alone. The teacher-directed class might proceed as follows: teacher introduction to tasks to be performed by module or cluster of modules, explanation of what is to be learned and why, presentation of information in small chunks, demonstrations, student tryout and practice, time for questions and answers, trial test followed by reteaching, and evaluation. The teacher will employ a variety of strategies to address the learning needs and styles of the student.

Using Special Strategies

In order to determine the most appropriate teaching strategies, assess the students for kinds of special help required, and develop a plan for meeting any unique needs. Refer to Mainstreaming Guidebook for Vocational Educators by Dahl, Appleby, and Lipc (Olympus Publishing Company, Salt Lake City, Utah 84105), for modifications and general classroom strategies for meeting the unique needs of the different handicapped populations.

Also, enlist the advice and help of employers, support personnel, and agencies and organizations serving disadvantaged and handicapped populations in your school system and geographic area.

Redirecting Teaching Strategies Usually Used

Many of the strategies usually used with regular students may be redirected or modified and also provide effective learning activities for students with special needs. An explanation of how this may be done follows.

AUDIO-VISUALS (films, filmstrips, slide/tape presentations, videotapes, and ETV and commercial television programs). The combination of sight and sound provides more effective communication than either sight or sound alone. Audio-visuals may be used to supplement or replace other methods of presenting information. The hearing impaired will require captioning, signing, or a printed script written at the appropriate reading level or presenting only essential details. The visually impaired may glean information from the sound source, but additional explanation will need to be provided for any visual display of information which is not explained adequately by the narration. Some audio-visual presentations, particularly 8 mm and 16 mm films, may move too fast for the information to be grasped and need to be evaluated with this in mind.

CONTACT WITH WORK ENVIRONMENT. Handicapping conditions, limited finances, geographic isolation, cultural difference, limited communication skills, and social isolation have caused disadvantaged and handicapped persons to have little contact with the world of work. Familiarity with the work setting in which a particular job takes place, relationships with other workers, business use of the telephone, relationship of one's job to other jobs in the same business are just a few examples of areas where special students may require special exposure by means of field trips, spending a day on the job, viewing films, or having additional training sessions.

Note: For those with physical impairments, field trips, on-site job observations, and work experience opportunities will be limited to "accessible" businesses in the community. Before deciding where to go, determine whether the facilities are accessible.

DEMONSTRATION AND TRYOUT. Demonstration by the teacher, experienced workers, and previously-trained students provide reliable role models for learners. Steps, procedures, precautions, physical manipulation, and techniques are imprinted visually in the order and at the time they should occur in task performance. Immediate tryout of the task following the demonstration or an immediate attempt of each step, technique, or procedure as it is demonstrated provides students direct involvement, permits correction and clarification, and promotes retention. Tryout also identifies areas in performance steps, techniques, tools, and work environment where handicapped students need to have modification in order to perform tasks and meet industry standards.

ELIMINATION OF STEREOTYPING. Disadvantaged and handicapped people face more than the sex role stereotyping myths in their quest for employment. The following are just a few examples: "Deaf people are dumb." "The best job for blind people is tuning pianos." "He'll never be able to do that; he's a cripple." "Mr. _____ was no good; neither is his son." "She can

never do that; her parents didn't go to college." In addition to overcoming the unfounded assumptions of others, disadvantaged and handicapped persons often have equal misconceptions about themselves thinking: "I can never do that." "_____, who is deaf, does assembly line work; that's what I'll do, too." "I'll never be anybody."

Overcoming stereotyping may begin with using sex fair instructional materials and media, exploring interests and abilities, exploring two or three nontraditional jobs, or complimenting accomplishments. It may include planning how to reach an educational goal, providing role models (a person with a like handicap or socioeconomic background who has succeeded), as well as observing persons in nontraditional work roles. It means doing whatever raises aspirations and increases self-worth. It means attempting to eliminate underemployment.

EMPLOYER INVOLVEMENT. Programs with employer input are more practical and in line with the current needs of the job market. Employers who make input feel a special kinship to the program and get a chance to see the students before meeting them in the job market.

For disadvantaged and handicapped students, employer involvement offers a very special opportunity to remove common misconceptions about their capabilities. It enables employers to help with any modification needed, see students performing tasks, and observe how the students relate to others. It gives students a chance to prove that they can do the work, that they will not endanger themselves or others, and that they will not increase expenses. These are major employer concerns. Both students and teachers should be prepared to provide reassuring answers and evidence to show there is no more risk than with the nonhandicapped.

Employers may be involved by giving class presentations; giving suggestions for program improvement and modifications; conducting mock interviews; and providing work experience, observations, worker interviews, job analysis, etc.

HANDS-ON EXPERIENCES, PROBLEM SOLVING, PERSONAL INVOLVEMENT (work samples, tryout exercises, games, role playing). Being involved in a sample of work through completing a product, performing related paper work, or role playing interpersonal relationships on the job keeps students interested, holds attention to the learning tasks, and injects the realities of working and job performance in the teaching/learning situation. It makes the student feel that the instruction is practical and valuable. Accomplishment means "qualified for work"--a great boost to self-esteem for those who doubt self-worth.

The instructor and other students should avoid taking over when handicapped students are awkward or slow in completing a task. The student cannot master the skill if someone else does it.

ILLUSTRATIONS (pictures, graphs, bulletin boards, transparencies, and other visuals). The disadvantaged, the mentally retarded, and the hearing impaired, particularly, are especially oriented to visual methods of learning. Other students, with the exception of the blind and some visually impaired, will appreciate visual presentation of information to

be learned. Student handouts, with the steps to a task illustrated and briefly and simply explained, are especially helpful. Captioning and brief explanations are important supplements. Many illustrations may be adapted for the visually impaired by making them tactile (so that they can be felt). Sometimes enlarged print and bold outlines help.

INTERACTION; INDEPENDENCE. Economic deprivation, geographic isolation, cultural isolation, and restrictions on mobility and social relationships imposed by physical impairments have limited the experiences of the disadvantaged and the handicapped in the community at large. Many have no previous work experience, little observation of the worker's daily routine, and limited social experiences. They have been sheltered at home, absent from the scene, and at best, onlookers.

So that they will not continue in this role after vocational training, experiences in the community and involvement with nonhandicapped people and other students are of utmost importance. These students, as well as their families and the working community, need proof that they can function independently and competently. They need to establish contacts who can serve as references to recommend them as competent workers who can relate to others.

Field trips, worker interviews, cooperative work experience, spending a day on the job, giving talks before civic groups are, therefore, important to the acclimation of disadvantaged and handicapped students to the world of work. Participating in team work projects with other students; pairing with a slower or faster learning peer; pairing with a nonhandicapped, a nondisadvantaged, or person from another race or culture will help achieve faster comprehension and understanding and promote learning communication skills. Teaching special units dealing with related communication and social skills will also be necessary; for example: office etiquette, relationships with employer and other employees, daily work expectations which are not direct task performance, telephone skills, appropriate dress and grooming habits, to name a few.

LISTENING (explaining, discussing, reacting orally). Learning by listening is an important tool to the disadvantaged, the visually impaired, the speech impaired, the learning disabled, and others who "prefer to be told" or "have to be told" rather than read about it.

The visually impaired require identification of familiar sounds in the work place to determine location of different work areas, equipment functions, and hazards. The hearing impaired require sight substitutions, such as indicator lights, for critical sounds they cannot hear. They may use lip reading, interpreting, and sound conduction or amplification devices. The retarded need to become accustomed to the sounds of the work place so that they can work without being distracted. The speech impaired need to be given the right to listen although they may have trouble participating, or may not be able to participate orally.

When information is presented for listening, instruction in how to listen (what to listen for) is important. An outline of the information presented, supplemented by visuals, tryout exercises, showing, completion

of a guidesheet questions to be answered, analysis of cases or problem situations, or other application activities will enhance use and retention of information heard.

Listening is a vocational skill as well as a learning skill. Workers must be able to receive information by listening as well as provide information for listening. Most on-the-job instruction is given orally. Explanation must be given to and received from customers, co-workers, and supervisors.

READING HELPS. Being fluent in the technical vocabulary or language of the job and able to read at the level required by the job is a part of occupational competency. On-the-job reading requirements may vary from the reading of signs to following instructions given in technical manuals. The instruction given in reading, then, for vocational purposes, will depend on the reading skills possessed by the student and the reading requirements of the job. Whether or not a supplemental class in remedial reading is offered, the vocational instructor will find that providing reading aids also helps provide job skill.

Braille materials, large print textbooks, magnifying devices, and recordings may be provided for the visually impaired. Materials may be simplified or outlined for the hearing impaired and others with limited language skills. The native language may be supplied above the English for critical information in textbooks used by the limited English-speaking. Familiarity with the setting in which the printed information is applied may be given via field trips, demonstrations, or films to make reading easier and more meaningful.

Students with exceptional reading problems may require the help of a special reading teacher or be enrolled in a remedial reading program. Some schools employ vocational reading teachers to assist vocational students with developing vocational reading skills and doing the reading required in their programs.

RECORDING AND RECORDINGS (tapes, records, radio programs). Information may be presented and gained by listening to recorded information rather than reading. This strategy will aid the nonreader, the poor reader, the visually impaired, the learning disabled, and others through use as a variation of teaching technique. Recording is also a useful tool for the deaf in notetaking; the recording script may be transcribed into print later by a hearing individual. It will also provide instruction for those who have missed initial classroom presentation of information or who need review. Recordings may be supplemented by slides and pictures.

RELATED MATH. Competency in math, like competency in reading, is more critical to some jobs than to others. Math is best taught in relation to the task of which it is a part. This instruction should incorporate basic math and remedial math instruction as needed. A cooperative or team teaching effort with the math teachers or related math instructors in the school will relieve the burden on the vocational instructor. Enough practice and application exercises should be provided to insure retention of the math operations involved. It is helpful to compile a list of the

math competencies needed to complete the training program, prepare an assessment test to determine student skills, and plan in the beginning a program which the student can follow to attain the basic math competencies prerequisite to the course. If the skills cannot be acquired simultaneously to the job skill training program, the student should postpone entry into the course until the prerequisite skills are attained. It may be necessary to prepare a special manual and modules to provide the related math instruction.

REMEDIAL AND RETENTION EXERCISES. Doing learning activities does not necessarily make students occupationally competent. Performance must be observed, misunderstandings clarified, procedures and techniques corrected, and repetition called for at a future time. Lesson planning should anticipate theory and tasks with which students are likely to have difficulty, include additional practice exercises, and provide alternate approaches to teaching. Repetition for retention should be provided, such as repetition of information in different media presentations or use of different types of application exercises. Review sessions, keeping notebooks, completing work samples, doing live work, and solving cases will also help.

SAFETY. The Occupational Health and Safety Act has increased employer concern for safety and underscored the importance of providing safety instruction along with task performance. It is especially important for the handicapped in two ways: (1) to overcome employer concern about the handicapped person's ability to take care of himself/herself and not endanger the lives of others; (2) to identify and deal with situations which are hazardous for persons because of particular handicaps.

To meet these needs for safety instruction, the handicapped student not only needs the basic or general safety instruction related to the occupation but safety instruction or special safety provisions needed for a person with his/her particular handicap. An example is the installation of a blinking light to tell a person who is deaf that the equipment is running.

Note: The Kentucky Department of Labor, Occupational Safety and Health Program, Division of Education and Training, Frankfort, Kentucky 40601, Phone: (502) 564-6895, offers training programs to help vocational instructors teach safety.

SUPPORT SERVICES. Some students will require emotional, social, and financial support in order to succeed in the instructional programs. Others will need career counseling and special assistance in becoming employed. Government agencies, special schools, special personnel, and organizations for disadvantaged and handicapped persons can provide this help. The following are examples and should not be considered an all-inclusive list: resource room teachers, rehabilitation counselors, guidance counselors, tutors, remedial teachers, instructors in special schools, occupational therapists, diagnostic specialists, media personnel, handicapped workers, workers who are members of a minority group, social workers, and others who can serve as role models. Survey the community to identify persons who serve the needs of disadvantaged and handicapped persons in your area and incorporate their assistance in related learning activities.

UNIQUE MODIFICATIONS (modified equipment, tools, learning aids, changes in work environment, adaptations in course or training program content). Some students require special help in meeting physical job requirements. When considering modification, it is important to concentrate on what the student can do. If at all possible, enable the student to function in the work environment as it is usually found. Employers look favorably on handicapped persons with this kind of preparation.

Rehabilitation centers; organizations and schools for the blind, deaf, dyslectic, disabled, and the mentally handicapped; and publishers and manufacturers of special instructional materials, aids, and equipment can offer aid in meeting unique needs. Consultation with special education personnel and rehabilitation counselors is a good starting point. The student should also be asked to make suggestions.

Care should be taken to insure occupational competency. Prospective employers should be shown how the modification operates in the work setting and how it increases efficiency.

The previously described list of strategies is not exhaustive. Others may be added. All will need to be directed toward the occupation for which training is being given, the students enrolled, the availability of instructional materials, and the community. It is also important to remember that what works well for one group of students or a particular student will not necessarily work well for another.

Practical Arts

BUSINESS EXPLORATION

TASK: KEYBOARDING A PARAGRAPH

INTRODUCTION

Keyboarding is a fundamental part of today's business and office occupations. Typewriters, computers, and word processors all require it. Keyboarding can also help you in preparing your assignments. In this task assignment sheet, you will learn some basics of keyboarding.

OBJECTIVE

GIVEN a short paragraph and access to a keyboard and a keyboard chart, KEYBOARD THE PARAGRAPH.

YOU SHOULD complete the paragraph, using the fingering indicated on the keyboard chart.

LEARNING ACTIVITIES

1. WATCH your teacher demonstrate the four steps in getting ready to type. ARRANGE your work area. PRACTICE inserting and removing paper from the machine. PRACTICE the correct typing position. SET the margins.
 2. LOOK AT a keyboard chart. FIND the home keys on the chart, and LOCATE them on your keyboard. WATCH your teacher demonstrate how to place your fingers in home key position. PRACTICE placing your fingers in home key position.
 3. PRACTICE using the space bar as your teacher demonstrates how to do it.
 4. PRACTICE returning the carriage or element carrier as your teacher demonstrates how to do it.
 5. WATCH your teacher demonstrate how to keyboard the home keys. PRACTICE keyboarding the home keys as you look at the keyboard chart. KEYBOARD as your teacher dictates the home letters. Do not look at your fingers.
 6. KEYBOARD short words as your teacher dictates. Do not look at your fingers.
-

LEARNING ACTIVITIES (Continued)

7. PRACTICE keyboarding the other letters (exclude the numbers) on the keyboard. Also practice the period and the comma. FOLLOW the fingering on the keyboard chart. You may look at your fingers for the keys except home keys.
8. ARRANGE with your teacher to complete this task by going through the CHECK-OUT ACTIVITY.

CHECK-OUT ACTIVITY

Your teacher will provide a short paragraph. Keyboard the paragraph. Use the fingering indicated on the keyboard chart.

VOCABULAPY

Keyboarding - "typing in" or using the touch method of entering information as in using the typewriter, word processor, or computer.

Home keys - the keys on the keyboard on which you place your fingers to start typing.

INSTRUCTOR'S FINAL CHECKLIST

KEYBOARDING A PARAGRAPH

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	---------------------

In keyboarding a paragraph, the student:

- | | | |
|---|-----|-----|
| 1. Completed the paragraph..... | [] | [] |
| 2. Used the fingering indicated on the keyboard
chart..... | [] | [] |

Practical Arts

BUSINESS EXPLORATION

TASK: INPUTTING, EDITING, AND PRINTING ON THE WORD PROCESSOR

INTRODUCTION

Word processing is a system in which automated equipment is used to prepare, store, and recall business papers. For example, a letter may be input, edited, printed, and stored on the equipment. If the same letter is needed again it is recalled and reprinted. In this task assignment sheet, you will learn how to input, edit, and print a paragraph on the word processor.

OBJECTIVE

GIVEN a paragraph and access to word processing equipment,

INPUT, EDIT, AND PRINT THE PARAGRAPH.

YOU WILL be rated in accordance with the Instructor's Final Checklist.

LEARNING ACTIVITIES

1. PARTICIPATE in a tour of a word processing center,

or

LISTEN and WATCH as your teacher shows you each part of a word processing system and describes its function.

2. STUDY the word processor operating instructions and/or WATCH your teacher demonstrate how to:
 - a. Power on the keyboard and display.
 - b. Sign on to the system.
 - c. Input a message.
 - d. Print the message.
 - e. Sign off the system.

PRACTICE each of these steps.

3. STUDY the word processor operating instructions and/or WATCH your teacher demonstrate how to:
-

LEARNING ACTIVITIES (Continued)

- a. Change a letter within a word.
- b. Replace a word.
- c. Move a sentence.

PRACTICE each of these exercises.

4. WATCH your teacher demonstrate how to print out on the word processor. PRACTICE this activity.
5. ARRANGE with your teacher to complete this task by going through the CHECK-OUT ACTIVITY.

CHECK-OUT ACTIVITY

Follow this procedure when preparing your paragraph:

1. Input the paragraph on the word processor.
2. Edit the paragraph by changing a letter within a word, changing an entire word, and moving a sentence. Your teacher will tell you where the changes are to be made.
3. Print one copy of the paragraph.

VOCABULARY

Automated equipment - Equipment that is capable of performing many activities by itself.

Edit - To make corrections on the word processor by changing a letter within a word, replacing a word, moving a sentence or a paragraph, etc.

Input - The copy which is keyboarded on the word processor.

Print - The playback of the copy in finished form.

Word processor - A machine on which documents can be prepared, stored, and recalled.

INSTRUCTOR'S FINAL CHECKLIST**INPUTTING, EDITING, AND PRINTING A PARAGRAPH ON THE WORD PROCESSOR**

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

In preparing a paragraph on the word processor, the student:

- | | | |
|---|-----|-----|
| 1. Input the entire paragraph..... | [] | [] |
| 2. Edited the paragraph: | | |
| a. Changed a letter within a word correctly..... | [] | [] |
| b. Changed an entire word correctly..... | [] | [] |
| c. Moved a sentence to the specified location.... | [] | [] |
| 3. Printed one copy of the edited paragraph..... | [] | [] |

Practical Arts

BUSINESS EXPLORATION

TASK: COMPOSING AND DICTATING A BUSINESS LETTER

INTRODUCTION

Good, clear writing cuts costs. For this reason, many companies require that their managers take training in producing effective business letters and reports. In this task assignment sheet, you will learn how to compose and dictate a business letter.

OBJECTIVE

(1) COMPOSE A BUSINESS LETTER.

YOUR LETTER should follow the basic rules for composing good business letters.

(2) GIVEN a tape recorder or dictation equipment and the letter you composed,

DICTATE YOUR BUSINESS LETTER.

YOU SHOULD follow the basic rules for dictating.

LEARNING ACTIVITIES

1. READ and DISCUSS Instruction Sheet I, BASIC RULES FOR COMPOSING GOOD BUSINESS LETTERS.
 2. REVIEW several business letters provided by your instructor. DISCUSS the format of a business letter. JUDGE each letter according to the rules in Instruction Sheet I.
 3. PRACTICE composing a brief business letter. Your teacher will tell you what to write about. EXCHANGE letters with a classmate. COMPARE your classmate's letter with the basic rules for letter writing.
 4. READ and DISCUSS Instruction Sheet II, BASIC RULES FOR DICTATING.
 5. OBSERVE dictating equipment being used, or EXAMINE pictures of various types of dictation equipment.
 6. PRACTICE dictating to a classmate. USE the letter you composed in Learning Activity 3.
 7. ARRANGE with your teacher to complete this task by going through the CHECK-OUT ACTIVITY.
-

VOCABULARY

Compose - to create.

Dictate - to speak or read something aloud for someone else to write down or to record on a machine.

CHECK-OUT ACTIVITY

- (1) Compose a brief business letter on a topic of your choice.
- (2) Dictate your business letter on a tape recorder or dictation machine.

INSTRUCTION SHEET I

BASIC RULES FOR COMPOSING GOOD BUSINESS LETTERS

Follow these rules when composing a business letter:

1. Decide what to say.
2. Put your thoughts in logical sequence.
3. Allow a paragraph for each step.
4. Say what the letter is about in the first paragraph.
5. End by pointing the way ahead for the person addressed.
6. Keep it simple; use simple words and reasonably short sentences.

INSTRUCTION SHEET II

BASIC RULES FOR DICTATING

Follow these rules when using dictation equipment:

1. Adjust the microphone at the correct distance from your mouth, usually two or three inches. Speak directly into it.
2. Speak slowly and distinctly. Don't cover your mouth, chew gum, or nibble on a pencil when dictating.
3. Identify yourself at the beginning of your dictation.
4. Specify the type of message being dictated: a letter, interoffice memo, report, telegram.
5. Give the complete address of the party to whom the letter is being written.
6. Spell unusual words and names.
7. Repeat important figures and dates.
8. Indicate paragraphs and key punctuation, such as commas.

INSTRUCTOR'S FINAL CHECKLIST**COMPOSING AND DICTATING A BUSINESS LETTER**

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

1. In composing a business letter, the student followed the basic rules:
 - a. Put thoughts in logical sequence..... [] []
 - b. Allowed a paragraph for each step..... [] []
 - c. Said what the letter is about in the beginning paragraph..... [] []
 - d. Ended by pointing the way ahead for the person addressed..... [] []
 - e. Used simple words and reasonably short sentences..... [] []
2. In dictating the letter, the student followed the basic rules:
 - a. Adjusted the microphone at correct distance..... [] []
 - b. Spoke slowly and distinctly into the microphone..... [] []
 - c. Identified himself/herself at the beginning..... [] []
 - d. Specified the type of message being dictated..... [] []
 - e. Gave the complete address of the addressee..... [] []
 - f. Spelled unusual words and names..... [] []
 - g. Repeated important figures and dates..... [] []
 - h. Indicated paragraphs and key punctuation..... [] []

Practical Arts

BUSINESS EXPLORATION

TASK: TRANSCRIBING MACHINE DICTATION

INTRODUCTION

Transcribing is putting dictation into writing. Transcribing letters and reports is a very important part of a secretary's job. In this task assignment sheet, you will learn how to transcribe machine dictation.

OBJECTIVE

GIVEN the necessary equipment and recording of a business letter dictated in Task Assignment Sheet PA-BO-3,

TRANSCRIBE THE LETTER in handwriting.

YOU SHOULD transcribe the entire letter as dictated, spell all words correctly, and punctuate all sentences correctly.

LEARNING ACTIVITIES

1. WATCH a demonstration of machine transcription.
2. OBTAIN a recording which one of your classmates made in the previous task assignment sheet. (It should not be the one you dictated.) If necessary, LEARN how to insert the tape and to operate the machine you will use.
3. LISTEN to the entire letter. REPLAY any portion of the letter that you do not clearly understand. LOOK UP any spelling or punctuation of which you are not certain.
4. ARRANGE with your teacher to complete this task by going through the CHECK-OUT ACTIVITY.

CHECK-OUT ACTIVITY

Use your own tape player, or go to your assigned work station. Transcribe, in your own handwriting, the business letter recorded on your tape.

INSTRUCTOR'S FINAL CHECKLIST

TRANSCRIBING MACHINE DICTATION

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	---------------------

In transcribing the machine dictation, the student:

- | | |
|---|---------|
| 1. Transcribed the entire letter as it was dictated | [] [] |
| 2. Spelled all words correctly | [] [] |
| 3. Punctuated all sentences correctly | [] [] |

Practical Arts

BUSINESS EXPLORATION

TASK: DESIGNING AND REPRODUCING A BUSINESS LETTER

INTRODUCTION

Business letters represent the company who sends them. For this reason, they must be accurate, attractive and in an acceptable letter style. Also, before they are mailed, business letters must be reproduced. At least one copy is kept in the company files, and other copies are sent to business people who need the information contained in the letters. In this task assignment sheet, you will learn how to design and reproduce a business letter.

OBJECTIVE

- (1) USING the letter you transcribed in Task Assignment Sheet PA-BO-4,
DESIGN A HANDWRITTEN BUSINESS LETTER.

YOUR LETTER should be on letterhead stationery and in an acceptable letter style. It should be neat in appearance and free of misspelled words and grammatical errors. The ZIP Code and state abbreviation should be correct.

- (2) GIVEN access to a copy machine,
REPRODUCE ONE COPY OF YOUR BUSINESS LETTER.

YOUR COPY of the letter should be straight. (not crooked) on the page, and all words should be clear and readable. The paper should be free of burns, smudges, tears, or wrinkles.

LEARNING ACTIVITIES

1. REVIEW the use of the ZIP Code Directory. PRACTICE finding ZIP Codes. Your teacher will provide a list of cities.
 2. REVIEW the two-letter state abbreviations. Your teacher will provide a list. MAKE your own list for future reference.
 3. EXAMINE several types of business letterheads. DESIGN your own Letterhead for your business letter.
 4. LOOK AT and DISCUSS three letter styles. Your teacher will show them to you.
-

LEARNING ACTIVITIES, (con't)

5. ARRANGE with your teacher to go through the first Check-Out Activity.
6. LOOK AT different types of copies that have been prepared from different methods of copying.
7. If you are using a duplicating machine, PREPARE a master of your business letter. Your teacher will show you which type of master to make.
8. WATCH your teacher demonstrate how to make copies from a master.
9. ARRANGE with your teacher to complete this task by going through the second Check-Out Activity.

CHECK-OUT ACTIVITIES

- (1) Write your business letter on the letterhead stationery you designed. Use one of the acceptable letter styles. (If your letter requires two pages, use a plain piece of paper for the second page.) Write in black ink.
- (2) Your teacher will arrange for use of a copy machine. Make one copy of the master of your business letter.

VOCABULARY

Master - the original copy from which other copies can be made.

Reproducing - making an additional copy.

INSTRUCTOR'S FINAL CHECKLIST**DESIGNING AND REPRODUCING A BUSINESS LETTER**

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

1. The student's business letter:

- a. Was written on letterhead stationery [] []
- b. Was in an acceptable style
 - Full block [] []
 - Modified block [] []
 - Semiblock [] []
- c. Was neat in appearance [] []
- d. Was free of misspelled words [] []
- e. Was free of grammatical errors [] []
- f. Had correct ZIP Code [] []
- g. Had correct state abbreviation [] []

2. The student's copy of his/her business letter:

- a. Was straight, not crooked, on the page [] []
- b. Had clear and readable words [] []
- c. Was free of burns, smudges, tears, or wrinkles [] []

Practical Arts

BUSINESS EXPLORATION

TASK: PREPARING INCOMING AND OUTGOING MAIL

INTRODUCTION

Letters and other written communications play an important role in any business. There must be that constant link with customers, employees, suppliers, and many other support personnel to carry out the business functions effectively. Accurate procedures must be used to get the written communication from one person to another. In this task assignment sheet, you will learn how to process incoming and outgoing mail.

OBJECTIVES

- (1) GIVEN a supply of unopened mail and the necessary office supplies,
PREPARE THE MAIL FOR DISTRIBUTION.

YOU SHOULD prepare the mail in accordance with the Instructor's Final Checklist.

- (2) USING the original and copy of the business letter you wrote and reproduced and a large and small business envelope,

PREPARE THE ORIGINAL FOR THE LARGE ENVELOPE AND THE COPY FOR THE SMALL ENVELOPE.

YOU SHOULD prepare each piece of mail in accordance with the Instructor's Final Checklist.

OR

GIVEN a supply of mail for a mass mailing project,

PREPARE THE MAIL TO GO TO THE POST OFFICE.

YOU SHOULD prepare each piece of mail in accordance with the Instructor's Final Checklist.

VOCABULARY

Certified mail - A postal service which, for an extra fee, provides the sender of first-class mail a receipt of its delivery.

Mail register - A book in which the office worker records the certified, registered, and special delivery mail received.

Registered mail - A postal service which, for an extra fee, provides a record that mail has been sent. The sender is guaranteed repayment for loss if the mail is not received.

Special delivery - A postal service which, for an extra fee, mail is delivered to the proper post office in a separate mail pouch. This mail is usually processed first.

LEARNING ACTIVITIES

1. READ and DISCUSS Instruction Sheet I, PREPARING INCOMING MAIL.
2. PARTICIPATE with a small group of classmates in making a display of the supplies used to open and process the incoming mail, or PARTICIPATE with a small group of classmates in making a poster outlining the steps in preparing incoming mail.
3. PRACTICE arranging the supplies and mail in a good working order.
4. PRACTICE opening and preparing a letter for distribution.
5. ARRANGE with your teacher to go through the first CHECK-OUT ACTIVITY.
6. LOOK AT illustrations of the four classes of mail. SEPARATE a supply of mail by classes, OR MAKE a display of one class of mail. Work with a small group of classmates.
7. EXAMINE a "Postage Rates, Fees, and Information" Chart. FIGURE the postage rates for the four classes of mail. Your teacher will give you some problems to compute.
8. LOOK AT illustrations of how to address large and small business envelopes. CUT three $9\frac{1}{2}" \times 4\frac{1}{2}"$ and three $6\frac{1}{2}" \times 3\frac{1}{2}"$ pieces of unlined paper to represent envelopes. PRACTICE addressing each envelope.
9. LOOK AT illustrations of how to fold letters. FOLD $8\frac{1}{2}" \times 11"$ sheets of paper to fit a big and a small business envelope. INSERT them into envelopes.
10. READ and DISCUSS Instruction Sheet II, GETTING THE MAIL READY TO GO TO THE POST OFFICE.
11. ARRANGE with your teacher to go through the second CHECK-OUT ACTIVITY.

CHECK-OUT ACTIVITIES

1. Go to a work station, and prepare the incoming mail for distribution.
2. Prepare the original and copy of the business letter you wrote for mailing. Use a large business envelope for the original and a small business envelope for the copy. Write the cost of the postage rather than affixing the stamp.

OR

Participate in a mass mailing project. Address the envelopes, fold the letters, seal the envelopes, and affix the postage.

INSTRUCTION SHEET I

PREPARING INCOMING MAIL

Stenographers usually prepare incoming mail before it is distributed. They follow these steps:

Getting Ready to Open the Mail

1. Assemble the necessary supplies: letter opener or scissors, rubber date stamp, stapler, paper clips, cellophane tape, pen, mail register, a sheet of paper.
2. Look through the mail, and arrange it in a good working order. Here is a recommended arrangement:
 - a. Personal and Confidential (written on the envelope).
 - b. Business letters of special importance.
 - c. Other business letters.
 - d. Window envelopes containing invoices and bills.
 - e. Advertising matter.
 - f. Newspapers and magazines.
3. Record insured, special delivery, and registered mail in the mail register. Write the name of the person or business who sent the mail.

Opening and Preparing the Mail

1. Arrange the supplies and mail in order of use and within easy reach.
2. Establish a working routine, working from left to right or vice versa.
3. Open the envelopes. Jog the contents to the bottom of each envelope, and slit or trim it along the top edge.

NOTE: Leave envelopes unopened that have "Personal" or "Confidential" written on them.

4. As each envelope is opened, check and prepare the contents:
 - a. Mend ripped pages with cellophane tape.
 - b. Inspect for enclosures. An "enclosure" or "enc." will appear under the letter at the left margin. Paper clip enclosures to the letter. Make a list of missing items and of those expected to come later. Also note any missing items on the letter.
 - c. Check each letter for signature and address.

INSTRUCTION SHEET 1, (Page 2)

d. Staple an envelope to its letter when:

- The signature and address are missing.
- The date on the letter is strikingly different from the postmark.
- The address on the letter is different from the one on the envelope.

5. Stamp the letter with the date it is opened.

INSTRUCTION SHEET II

GETTING THE MAIL READY TO GO TO THE POST OFFICE

Stenographers usually prepare outgoing mail. They check for the following:

Checking the Outgoing Mail Before Sealing the Envelope

1. Are the name and address on the envelope the same as those on the letter?
2. Are the enclosures indicated on the letter also in the envelope?
3. If used, is "special delivery," "registered," or "certified," in capital letters under the stamp?
4. If used, is "personal" or "confidential" in all capital letters in the lower left corner of the envelope?
5. Are all "copies to others--cc" prepared for mailing?
6. Is the correct amount of postage affixed to the envelope?

Folding and Inserting the Letters

1. Make creases straight.
2. Attach any small enclosures to the front of the letter and larger enclosures to the back.
3. Insert the letter so that it will be in normal reading position when it is removed and unfolded.
4. Seal each envelope securely. (Sealing is not required for third-class mail.)

INSTRUCTOR'S FINAL CHECKLIST**PREPARING INCOMING AND OUTGOING MAIL**

Performance Level: All items must receive a rating of **ACCOMPLISHED**. If any items are rated **NOT ACCOMPLISHED**, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

1. In preparing the incoming mail, the student:

a. Opened all envelopes:

- | | | |
|---------------------------------------|-----|-----|
| (1) At the proper edge..... | [] | [] |
| (2) Without ripping the contents..... | [] | [] |

- | | | |
|--|-----|-----|
| b. Did not open "Personal" or "Confidential" mail..... | [] | [] |
| c. Recorded insured, special delivery, and registered mail in the proper book..... | [] | [] |
| d. Mended ripped pages..... | [] | [] |
| e. Listed missing enclosures on the proper papers..... | [] | [] |
| f. Stapled envelopes to letters when necessary..... | [] | [] |
| g. Stamped each letter with the proper information..... | [] | [] |

2. In preparing the outgoing mail, the student:

- | | | |
|--|-----|-----|
| a. Addressed each envelope with the correct address..... | [] | [] |
| b. Included the correct return address on each envelope, when necessary..... | [] | [] |
| c. Printed "special delivery," "registered," or "certified" in the proper space, when necessary..... | [] | [] |

INSTRUCTOR'S FINAL CHECKLIST, (Page 2)

Performance Level: All items must receive a rating of **ACCOMPLISHED**. If any items are rated **NOT ACCOMPLISHED**, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

- | | | |
|---|-----|-----|
| d. Printed "personal" or "confidential" in the proper space, when necessary..... | [] | [] |
| e. Attached small and large enclosures in the proper manner, (if enclosures were used)..... | [] | [] |
| f. Folded each letter properly to fit the envelope..... | [] | [] |
| g. Inserted the letter in the proper position into the envelope..... | [] | [] |
| h. Securely sealed each envelope..... | [] | [] |

Practical Arts

BUSINESS EXPLORATION

TASK: FILING ALPHABETICALLY

INTRODUCTION

Being able to arrange, store, and retrieve office material is an important function that is required in all types of business offices. Office workers must be able to find the necessary paperwork to carry out the daily tasks of operating a successful business. In this task assignment sheet you will learn to file alphabetically.

OBJECTIVES

- (1) GIVEN a list of twenty personal names and a supply of cards,
INDEX EACH NAME ON A CARD, AND FILE THE CARDS IN
ALPHABETICAL ORDER.
YOU SHOULD file at least eighteen of the names correctly.
- (2) GIVEN a list of ten business names and a supply of cards,
INDEX EACH NAME ON A CARD, AND FILE THE CARDS IN
ALPHABETICAL ORDER.
YOU SHOULD file at least nine of the names correctly.

LEARNING ACTIVITIES

1. READ and DISCUSS instruction Sheet I, INDEXING PERSONAL NAMES.
2. PRACTICE indexing personal names. Your teacher will provide a list.
3. PRACTICE filing personal names in alphabetical order. Use the names you indexed in Learning Activity 2.
4. READ and DISCUSS Instruction Sheet II, INDEXING BUSINESS NAMES.
5. PRACTICE indexing business names. Your teacher will provide a list.
6. PRACTICE filing business names in alphabetical order. Use the names you indexed in Learning Activity 5.
7. ARRANGE with your teacher to complete this task by going through the CHECK-OUT ACTIVITIES.

VOCABULARY

Alphabetically - arranged in the order of the letters of the alphabet.

File - place for keeping papers and records in order for reference.

Index - to arrange names for filing purposes.

CHECK-OUT ACTIVITIES

- (1) Your teacher will provide a list of personal names and a supply of cards. Index each name on a card, and file the cards in alphabetical order.
- (2) Your teacher will provide a list of business names and a supply of cards. Index each name on a card, and file the cards in alphabetical order.

INSTRUCTION SHEET I

INDEXING PERSONAL NAMES

In order to put the names of people into proper filing order, it is necessary to break the names down into units by following a set of rules.

This is called INDEXING.

Rule One. Arrange a person's name for filing by printing the last name first (Unit 1), the first name second (Unit 2), and the middle name or initial third (Unit 3).

<u>Name</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>
Howard R. Brown	Brown	Howard	R.

Rule Two. When two persons have the same last name, the first name (Unit 2) will determine the filing order.

<u>Names</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>
James Allen Mason	Mason	James	Allen
Ken Miller Mason	Mason	Ken	Miller

Rule Three. When both the last name and the first name of two people are the same, the middle name (Unit 3) determines the filing order. If both middle names start with the same letter, but one is a full name and the other is an initial, the initial comes first.

<u>Names</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>
Mary J. White	White	Mary	J.
Mary Jane White	White	Mary	Jane

Rule Four. Prefixes in the last name (Mc, Mac, De) are considered as part of the last name (Unit 1) and are not considered a separate filing unit.

<u>Name</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>
Janet McMurtry	McMurtry	Janet	

Rule Five. Titles are not considered as a part of the name. They are in parentheses.

<u>Name</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>
Mrs. John Brown	Brown	John (Mrs.)	
Carl Bates, M.D.	Bates	Carl (M.D.)	

INSTRUCTION SHEET II

INDEXING BUSINESS NAMES

In order to put the names of businesses into proper filing order, it is necessary to index the names. Follow these rules:

Rule One. As a general rule, arrange a firm name in the order in which it is written.

<u>Firm</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>	<u>Unit 4</u>
Brown Loan Company	Brown	Loan	Company	
Jones Shoe Repair Shop	Jones	Shoe	Repair	Shop

Rule Two. When a firm name includes the full name of a person, index the last name first, the given name second, and the middle name or initial third. Then index the rest of the name.

<u>Firm</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>	<u>Unit 4</u>
John C. Brown Company	Brown	John	C.	Company

Rule Three. Index hyphenated firm names as if they were separated words.

<u>Firm</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>	<u>Unit 4</u>
Carnes-Jones Insurance Co.	Carnes	Jones	Insurance	Co.

Rule Four. Articles (a, an, the), prepositions (of, on, for, by, etc.), and conjunctions (and, &, or) are not indexing units. Put them in parentheses.

<u>Firm</u>	<u>Unit 1</u>	<u>Unit 2</u>	<u>Unit 3</u>	<u>Unit 4</u>
The Corner Drug Store	Corner (The)	Drug	Store	
Shoes for Him and Her	Shoes (for)	Him (and)	Her	

INSTRUCTOR'S FINAL CHECKLIST**FILING ALPHABETICALLY**

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

1. In filing twenty personal names alphabetically, the student filed at least eighteen of the names correctly..... [] []
2. In filing ten business names alphabetically, the student filed at least nine of the names correctly..... [] []

Practical Arts

BUSINESS EXPLORATION

TASK: SOLVING PROBLEMS ON THE CALCULATOR

INTRODUCTION

In the business world, calculators are used by many workers. For example, bookkeepers, accountants, and secretaries use calculators every day. In this task assignment sheet you will learn how to solve addition, subtraction, multiplication, and division problems using the calculator.

OBJECTIVE

GIVEN problems and a calculator,

SOLVE THE PROBLEMS ON THE CALCULATOR.

YOU SHOULD solve each problem correctly.

LEARNING ACTIVITIES

1. LOOK AT an illustration of the three calculator registers. LISTEN as your teacher explains the function of each register.
2. WATCH your teacher demonstrate how to: turn the calculator on/off, correct an entry, and clear the display and storage registers. PRACTICE these operations on your calculator.
3. WATCH your teacher demonstrate how to add on the calculator. SOLVE addition problems provided by your teacher.
4. WATCH your teacher demonstrate how to subtract on the calculator. SOLVE subtraction problems and chain addition and subtraction problems. Your teacher will provide problems.
5. BALANCE a checkbook. Your teacher will provide the problem.
6. LISTEN as your teacher explains how to round off numbers. PRACTICE rounding off numbers. Your teacher will provide the problem.
7. WATCH your teacher demonstrate how to multiply on the calculator. SOLVE multiplication problems provided by your teacher.

LEARNING ACTIVITIES (Continued)

8. **WATCH** your teacher demonstrate how to divide on the calculator. **SOLVE** division problems and chain multiplication and division problems. Your teacher will provide the problems.
9. **FIGURE** gas mileage for a car, and **FIGURE** yearly salaries. Your teacher will provide the problems.
10. **WATCH** your teacher demonstrate how to do the memory operations. **PRACTICE** inputting, adding, and recalling numbers and clearing the memory register.
11. **FIND** the total cost of several items using the memory operations. Your teacher will provide the problem.
12. **ARRANGE** with your teacher to complete this task by going through the **CHECK-OUT ACTIVITY**.

CHECK-OUT ACTIVITY

Your teacher will provide three problems. Solve them on the calculator.

VOCABULARY

Calculator - a machine for performing mathematical operations mechanically.

Calculator register - the three portions of a calculator: display, storage, and memory.

Chain addition and subtraction - problems where the operation of addition and subtraction appears more than once.

Chain multiplication and division - problems where the operation of multiplication and division appears more than once.

Entry - a number put into the calculator.

Rounding off numbers - the last figure that is to be kept in a number. (The figure will be increased by 1 if the figure immediately to the right of it is a 5, 6, 7, 8, or 9. It will not change if the figure immediately to the right of it is a 0, 1, 2, 3, or 4.)

INSTRUCTOR'S FINAL CHECKLIST

SOLVING PROBLEMS ON THE CALCULATOR

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

The students solved the three problems on the calculator correctly.....

[] []

Practical Arts

BUSINESS EXPLORATION

TASK: PROCESSING A BANK DEPOSIT

INTRODUCTION

Many customers deposit money in a bank for safe keeping. During the banking day, many deposits are presented to the bank teller for processing. In this task assignment sheet, you will learn how to process a bank deposit.

OBJECTIVE

GIVEN a cash and check deposit OR a cash returned deposit, cash drawer, cash-in cash-out tickets, and calculator,

PROCESS THE DEPOSIT.

YOU SHOULD process the deposit in accordance with the Instructor's Final Checklist.

LEARNING ACTIVITIES

1. LOOK AT the elements of a check which your teacher will show you.
2. READ and DISCUSS Instruction Sheet I, EXAMINING THE FRONT OF THE CHECK.
3. IDENTIFY the unacceptable features on the front of a check. Your teacher will provide the check.
4. READ and DISCUSS Instruction Sheet II, EXAMINING THE ENDORSEMENT.
5. IDENTIFY checks that are properly endorsed. Your teacher will provide the exercise.
6. LOOK AT deposit tickets which your teacher will show you. LISTEN to your teacher explain how to fill out each part.
7. FILL OUT a deposit ticket. Your teacher will provide the exercise.
8. LOOK AT a cash-in cash-out ticket which your teacher will show you. LISTEN to your teacher explain how to fill it out.

LEARNING ACTIVITIES (Continued)

9. PRACTICE filling out cash-in cash-out tickets. Your teacher will provide the exercises.
10. READ and DISCUSS Instruction Sheet III, PROCESSING A DEPOSIT. WATCH your teacher demonstrate how to dispense cash to the customer.
11. PRACTICE processing a deposit. Your teacher will tell you more about this activity.
12. ARRANGE with your instructor to complete this task by going through the CHECK-OUT ACTIVITY.

CHECK-OUT ACTIVITY

Go to a work station and process the bank deposit.

VOCABULARY

1. Bank deposit--money put in the bank for safekeeping.
2. Cash drawer--the place where a bank teller keeps his/her loose bills arranged by denomination.
3. Cash-in cash-out ticket--a form, used by the bank, which lists the amount of cash received from a customer and the amount returned to a customer.
4. Check--a written order directing a bank to pay money to the person named.
5. Coin tray--the place where a bank teller keeps his/her loose coins arranged by denomination.
6. Denomination--the value of each bill and each coin.
7. Deposit ticket--a form, used by the person making a deposit, which lists the amount of money being deposited.
8. Endorsement--the writing on the back of a check.
9. Verify--to test the correctness of.

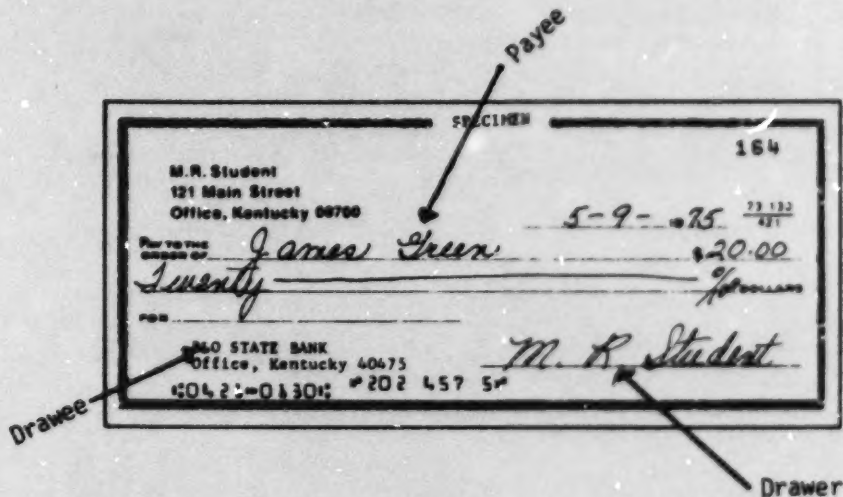
INSTRUCTION SHEET I

EXAMINING THE FRONT OF THE CHECK

People use checks to pay money to other people. By writing a check, a person orders the bank to pay a specific amount of money to another person.

Banks use terms to identify the various persons associated with handling a check:

- The person who WRITES the check and SIGNS it is the DRAWER.
- The person to whom the drawer orders the MONEY PAID is called the PAYEE.
- The bank which is ordered to PAY the money to the payee is called the DRAWEE bank.



A bank teller must carefully examine these features on the front of a check:

1. The check must show the NAME OF THE DRAWEE BANK. Without the name of the drawee, the bank would not know where to send the check for collection.
2. The check must have an ACCEPTABLE DATE on it. It is payable on the present date. If there is a future date on it, you must refuse payment until the date of the check.
3. The check must have the PAYEE LINE filled in.

INSTRUCTION SHEET 1, (Page 2)

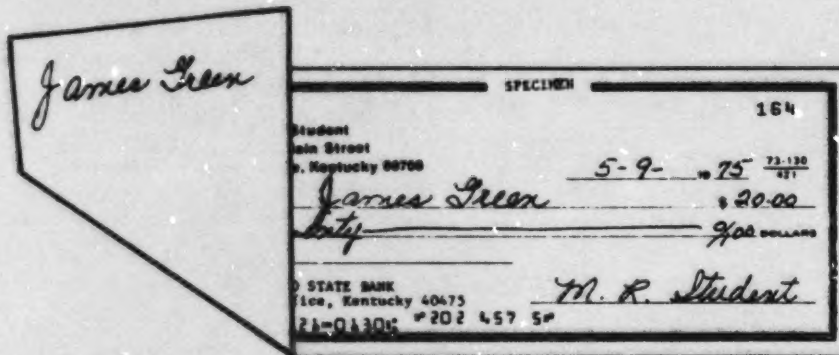
4. The amount of the check is shown twice: once by the figure amount and once by the written amount. The **FIGURE AMOUNT AND THE WRITTEN AMOUNT** should agree.
5. The check must bear a **VALID SIGNATURE**. The **ACCOUNT TITLE** and the signature should be the same. The drawee bank is responsible for making sure that the drawer has signed the check.
6. The check should have an **ACCOUNT NUMBER**. Every checking account is assigned an account number for identification.
7. The check should contain **NO ALTERATIONS**. To cite an example of an alteration, a payee may alter the amount of the original check to read another amount. Suppose M. R. Student made a check to James Green for \$10. James Green changes the amount to \$100, and takes the check to the bank to collect payment. If the teller cashes the altered check, the bank is held legally responsible for the \$90 difference. For this reason, you should closely examine checks for alterations.

INSTRUCTION SHEET II

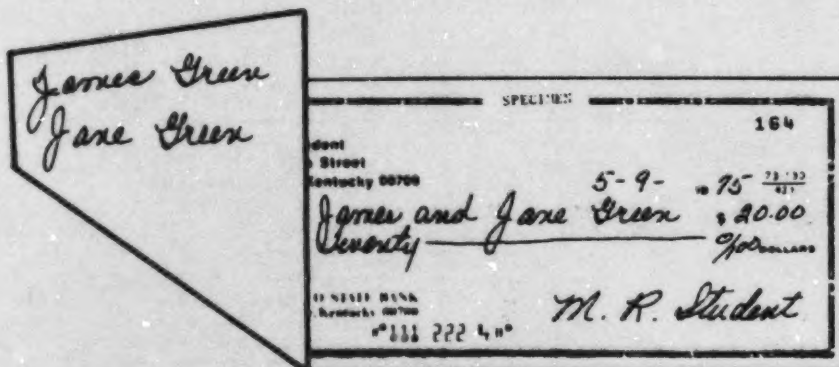
EXAMINING ENDORSEMENTS

A person's signature and other information written on the back of the check is called an "endorsement." A check cannot be cashed until it is endorsed by the payee.

A bank teller should examine the endorsement, as carefully as the front of the check. Before accepting the check from the payee, you should make sure that the payee has signed his/her name on the back of the check exactly as it appears on the payee line.



When a check is made payable to two persons, both should endorse it.



INSTRUCTION SHEET II, (Page 2)

Quite often, a payee will endorse a check and pass it to another person in payment of a debt. The new owner then has to endorse the check and present it for payment.

James Green
John Doe

164

cent
Street
Kentucky 00700

5-9- 1975 $\frac{73.10}{421}$
\$ 20.00
Rounds

James Green
Twenty

10 STATE BANK
KENTUCKY 00700

M. R. Student

4115 722 40*

INSTRUCTION SHEET III

PROCESSING A DEPOSIT

Cash and Check Deposit

1. Examine the deposit slip for the date, account number, name and address.
2. Examine the checks to see if they are acceptable.
3. Verify the amount of the deposit:
 - List the amount of cash and each check on the calculator. Total the amount.
 - Compare your total with the total listed on the deposit slip.
4. Sort the cash by denomination and place each one in the proper place in the cash drawer and coin tray.
5. Write your teller number on the deposit slip.
6. Make a cash-in ticket for the amount of coins and currency deposited.
7. Clip the checks, the cash-in ticket, and the deposit slip together.

Cash Returned Deposit

1. Examine the deposit slip and check.
2. List the amount of the check on the calculator and subtract the amount of "cash returned." Your total and the deposit slip total should be the same.
3. Write your teller number on the deposit slip.
4. Make a cash-out ticket for the amount of cash returned to the customer.
5. Dispense the cash to the customer in the proper manner.
6. Clip the cash-out ticket, the check, and the deposit slip together.

INSTRUCTOR'S FINAL CHECKLIST

PROCESSING A BANK DEPOSIT

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

- | | |
|--|---------|
| 1. The student identified the acceptable check..... | [] [] |
| 2. In processing the cash and check deposit, the student: | |
| a. Examined the proper items to assure they were acceptable..... | [] [] |
| b. Verified the deposit..... | [] [] |
| c. Processed the cash in the proper manner..... | [] [] |
| d. Made the proper notation on the deposit slip..... | [] [] |
| e. Prepared the cash-in cash-out ticket correctly..... | [] [] |
| f. Clipped the proper items together..... | [] [] |

OR

In processing the cash returned deposit, the student:

- | | |
|--|---------|
| a. Examined the proper items to assure they were acceptable..... | [] [] |
| b. Verified the deposit..... | [] [] |
| c. Made the proper notation on the deposit slip..... | [] [] |
| d. Prepared the cash-in cash-out ticket correctly..... | [] [] |
| e. Dispensed the cash to the customer in the proper manner..... | [] [] |
| f. Clipped the proper items together..... | [] [] |

Practical Arts

BUSINESS EXPLORATION

TASK: COMPLETING AN INSTALLMENT LOAN CONTRACT

INTRODUCTION

Businesses often borrow money from banks. Individuals also borrow money to pay for things they hope to buy. In fact, most business in the United States is run on credit. Before any money can be borrowed, however, a bank loan officer must approve a loan application. Then a contract is drawn up between the bank and the person who is borrowing the money. In this task assignment sheet, you will learn how to prepare an installment loan contract.

OBJECTIVE

GIVEN a case situation and an installment loan contract form,

COMPLETE THE CONTRACT.

YOU SHOULD enter all the necessary information in the proper spaces without error.

LEARNING ACTIVITIES

1. LOOK AT pictures of the four conditions that most affect your credit rating. Your teacher will provide the pictures. DISCUSS why a bank loan officer would take these into consideration before approving a loan.
2. DISCUSS the three "C's" of credit. MAKE a poster about them.
3. EXAMINE a loan application. PRACTICE filling one out.
4. APPROVE or DISAPPROVE a loan application. Your teacher will provide a case situation.
5. DISCUSS the five essential elements of a contract. Your teacher will provide the information.
6. EXAMINE an installment loan contract. ANALYZE it for the elements of a contract.

LEARNING ACTIVITIES (Continued)

7. **WATCH** your teacher figure installment payments and finance charges. **FIGURE** installment payments and finance charges. Your teacher will provide the problems.
8. **PRACTICE** filling out an installment loan contract.
9. **ARRANGE** with your teacher to complete this task by going through the **CHECK-OUT ACTIVITY**.

CHECK-OUT ACTIVITY

Your teacher will provide a case situation and an installment loan contract. Fill out the contract.

VOCABULARY

Amortize - to put money aside at intervals for gradual payment of a debt.

Contract - an agreement that can be enforced by law.

Finance charge (Interest) - the amount the bank charges the borrower for the use of the money.

Installment - a part of a debt that is to be paid at stated times.

Loan - money that a bank lets someone borrow for a time.

INSTRUCTOR'S FINAL CHECKLIST

COMPLETING AN INSTALLMENT LOAN CONTRACT

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	---------------------

In completing the installment loan contract, the student:

1. Entered all the necessary information..... [] []
2. Entered the information in the proper space..... [] []

Practical Arts

BUSINESS EXPLORATION**TASK: PREPARING A BALANCE SHEET**INTRODUCTION

Any business must keep records of what it owns, what it owes, and how much it is worth. The financial statement that summarizes these things is called a balance sheet. In this task assignment sheet, you will learn how to prepare a balance sheet.

OBJECTIVES

- (1) GIVEN descriptions of ten business accounts,
CLASSIFY EACH ITEM AS AN ASSET, LIABILITY, OR OWNER'S EQUITY.
YOU SHOULD classify at least nine of the items correctly.
- (2) GIVEN a balance sheet form and a list of business accounts and their amounts,
PREPARE A BALANCE SHEET.
YOUR balance sheet should meet the following standards:
 1. The balance sheet should be in the correct format.
 2. All account titles should be classified and entered correctly.
 3. All amounts should be entered and totaled correctly.
 4. Assets should equal liabilities plus owner's equity.

LEARNING ACTIVITIES

1. STUDY and DISCUSS the meaning of asset, liability, owner's equity, accounts receivable, and accounts payable. REFER to the Vocabulary.
2. LIST what you own and what you owe. DETERMINE what you are worth financially.
3. PRACTICE classifying business accounts. Your teacher will provide the exercise.
4. ARRANGE with your teacher to complete Check-Out Activity (1).
5. EXAMINE the balance sheet in Instruction Sheet 1, PREPARING A BALANCE SHEET. READ the steps for preparing each section of the balance sheet.

LEARNING ACTIVITIES (con't)

6. **PRACTICE** filling out the heading and preparing the asset section of a balance sheet. Your teacher will provide the form and the account titles and amounts.
7. **PRACTICE** preparing the liabilities section of your balance sheet. Your teacher will provide the account titles and amounts.
8. **PRACTICE** preparing the owner's equity section of your balance sheet. Then balance your balance sheet. Prove your work by applying the accounting equation.
9. **ARRANGE** with your teacher to complete Check-Out Activity (2).

CHECK-OUT ACTIVITY

- (1) Your teacher will provide descriptions of business accounts. Classify each item as an asset, liability, or owner's equity.
- (2) Your teacher will provide a balance sheet form and a list of business accounts and their amounts. Prepare a balance sheet.

VOCABULARY

1. Accounting equation - Relationship between assets, liabilities, and owner's equity: $\text{Assets} = \text{Liabilities} + \text{Owner's Equity}$
2. Accounts payable - Amount owed by a business for items purchased on credit (liability).
3. Accounts receivable - Amount owed to a business by a customer (asset).
4. Asset - Thing of value owned by a business.
5. Balance sheet - A business form that lists assets, liabilities, and owner's equity.
6. Liability - Debt owed by a business.
7. Owner's equity - What a business is worth.

Harriet Repair
Balance Sheet
November 22, 19

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INSTRUCTION SHEET 1, (p. 2)

Follow these steps when preparing a balance sheet:

1. Write the heading.
2. Prepare the assets section on the left side.
 - a. Center the title, "Assets," on the top line.
 - b. List cash first. List the total amount of each asset in the second money column.
 - c. List the title "Accounts Receivable" at the left margin. Indent the names of the customers under the title. List them in alphabetical order. Write the amount each customer owes in the first money column. Use a ruler to draw a single line under the last amount. Enter the total accounts receivable in the second money column.
 - d. List the other assets and their values.
 - e. DON'T enter the total assets yet. (The final totals for each side of the balance sheet are entered on the same horizontal line.)
3. Prepare the liabilities section on the right side.
 - a. Center the title "Liabilities" on the first line.
 - b. Write the title "Accounts Payable" at the margin. Indent the names of the creditors. List them in alphabetical order. Enter the amount of money owed to each creditor in the first money column. Use a ruler to draw a single line under the last amount.
 - c. Enter the total amount of the liabilities in the second money column.
4. Prepare the owner's equity section under the liabilities.
 - a. Center the title "Owner's Equity" two lines under "Total Liabilities."
 - b. Write the owner's name at the margin. The word "Capital" always follows the owner's name.
 - c. Figure the amount of the owner's equity:
 - Add the total assets. (Don't enter the amount yet.)
 - Subtract the total liabilities from the total assets. This is the amount of the owner's equity.
 - d. Enter the owner's equity in the second money column.

INSTRUCTION SHEET 1, (p. 3)

- e. Use a ruler to draw a single line under the last amount.
5. Determine if the balance sheet is in balance.
- a. Enter the total assets in the second money column of the assets section. List the amount on the horizontal line immediately following the amount of the owner's equity. Indent the word "Total" beside the amount.
 - b. Add the total liabilities and the owner's equity. Enter the amount in the second money column immediately under the single line in the owner's equity section. Indent and write the word "Total" beside the amount.
 - c. Compare the two totals. If they are the same, your balance sheet is "in balance." If they are different, you must check your figures again.
 - d. Use a ruler to draw a double line under the total amounts.

INSTRUCTOR'S FINAL CHECKLIST**PREPARING A BALANCE SHEET**

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
--------------	------------------

1. The student classified at least nine of the ten business accounts correctly [] []
2. In preparing a balance sheet, the student:
 - a. Used the correct format:

--Heading	[] []
--Account titles	[] []
--Amounts	[] []
--Totals	[] []
--Line rulings	[] []
 - b. Classified all accounts correctly [] []
 - c. Entered all account titles correctly [] []
 - d. Entered all amounts correctly [] []
 - e. Totaled all columns correctly [] []
 - f. Balanced the balance sheet [] []

Practical Arts

BUSINESS EXPLORATION

TASK: HANDWRITING AND TRANSCRIBING SHORTHAND

INTRODUCTION

What is shorthand? Who uses shorthand? Shorthand is a shorter way of taking notes on the spoken language. Stenographers and secretaries are workers who have mastered the skill of shorthand. In this task assignment sheet, you will learn to write and transcribe shorthand.

OBJECTIVE

GIVEN dictation of ten words using the letters s, z, a, f, v, and e,

HANDWRITE EACH WORD IN SHORTHAND AND TRANSCRIBE IT IN LONGHAND.

YOU SHOULD write at least nine of the words correctly in shorthand and transcribe at least nine of them correctly.

LEARNING ACTIVITIES

1. PRACTICE spelling words exactly the way they are pronounced. Your teacher will give you the words.
2. LOOK AT the shorthand symbols for the letters s and a, and STUDY the words formed with these symbols. (Your teacher will show them to you.) SPELL and PRONOUNCE the letters and words aloud as your teacher points to them. WRITE the shorthand for each letter and word ten times. PRACTICE writing the shorthand as your teacher dictates. READ your shorthand notes.
3. LOOK AT the shorthand symbols for the letters s, f, and v, and STUDY the words formed with these symbols. (Your teacher will show them to you.) SPELL and PRONOUNCE the letters and words aloud as your teacher points to them. WRITE the shorthand for each letter and word ten times. PRACTICE writing the shorthand as your teacher dictates. READ your shorthand notes.
4. LOOK AT the shorthand symbol for the letter e, and STUDY the words formed with this symbol. (Your teacher will show them to you.) SPELL and PRONOUNCE the letter and words aloud as your teacher points to them. WRITE the shorthand for the letter e and each word ten times. PRACTICE writing the shorthand as your teacher dictates. READ your shorthand notes.

LEARNING ACTIVITIES (Continued)

5. **TRANSCRIBE** sentences which have words written in shorthand. Your teacher will provide the sentences.
6. **WRITE** words in shorthand using the symbols you have learned. **EXCHANGE** papers with a classmate. **TRANSCRIBE** your classmate's shorthand.
7. **ARRANGE** with your teacher to complete this task by going through the **CHECK-OUT ACTIVITY**.

CHECK-OUT ACTIVITY

Your teacher will dictate words using the letters s, z, a, f, v, and e. Write each word in shorthand as your teacher dictates it. After you have taken all the dictation, transcribe each word in longhand beside the shorthand.

VOCABULARY

Dictate - to say or read aloud to another person who is to write what is being said or read.

Shorthand - a method of writing rapidly.

Transcribe - to put shorthand into regular writing.

INSTRUCTOR'S FINAL CHECKLIST**HANDWRITING AND TRANSCRIBING SHORTHAND**

Performance Level: All items must receive a rating of **ACCOMPLISHED**. If any items are rated **NOT ACCOMPLISHED**, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
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In handwriting ten words in shorthand and transcribing them:

- | | |
|---|-------------|
| 1. Wrote at least nine of the words in shorthand correctly..... | [] [] |
| 2. Transcribed at least nine of the words correctly..... | [] [] |

Practical Arts

BUSINESS EXPLORATION

TASK: RECEIVING AND PLACING TELEPHONE CALLS

INTRODUCTION

The United States has more telephones than all the rest of the world. Telephones make it easy to talk with people a long way off--or in the same building. For this reason, all business firms depend a great deal on the telephone for carrying on business. In this task assignment sheet, you will learn how to receive and place telephone calls.

OBJECTIVES

- (1) GIVEN a script for a telephone conversation, a telephone message form, and a partner,

ANSWER THE TELEPHONE AND WRITE DOWN THE MESSAGE.

YOUR PARTNER will use a checklist to rate your performance. YOU SHOULD receive a "yes" rating for all items on the checklist.

- (2) GIVEN a picture of a six-button telephone,

DEMONSTRATE HOW TO HOLD AND TO TRANSFER A CALL.

YOU WILL BE RATED in accordance with the Instructor's Final Checklist.

- (3) GIVEN a play telephone and the necessary information,

PLACE A TELEPHONE CALL.

YOU WILL BE RATED in accordance with the Instructor's Final Checklist.

LEARNING ACTIVITIES

1. LOOK AT the picture of the six-button telephone, and READ and ~~STUDY~~ "Answering the Phone" in Instruction Sheet 1, RECEIVING TELEPHONE CALLS.
2. WORK with a classmate to WRITE a brief play on answering the telephone correctly. ACT out your play.

LEARNING ACTIVITIES (Continued)

3. LOOK AT a telephone message that has been recorded on a telephone message form. Your teacher will show you one. PRACTICE recording a telephone message. Your teacher will provide an exercise.
4. READ and DISCUSS "Holding a Call" in Instruction Sheet I. WATCH a demonstration of holding a call. OBTAIN a telephone or a picture of a telephone from your teacher. DEMONSTRATE how to hold a call. Your teacher will tell you more about this activity.
5. READ and DISCUSS "Transferring a Call" in Instruction Sheet I. Use your picture to DEMONSTRATE to a classmate how to transfer a call.
6. ARRANGE with your teacher to complete CHECK-OUT ACTIVITIES 1 and 2.
7. LISTEN to your teacher explain station-to-station calls and person-to-person calls. LOOK AT a transparency explaining Direct Distance Dialing.
8. DEMONSTRATE in a small group how to make a station-to-station call and a person-to-person call. Your teacher will tell you more about this activity.
9. LOOK AT an area code and time zone map. Your teacher will show you one. LIST the area codes and time zones for a list of cities provided by your teacher.
10. READ and DISCUSS Instruction Sheet II, PLACING TELEPHONE CALLS. PRACTICE placing a call.
11. ARRANGE with your teacher to complete CHECK-OUT ACTIVITY 3.

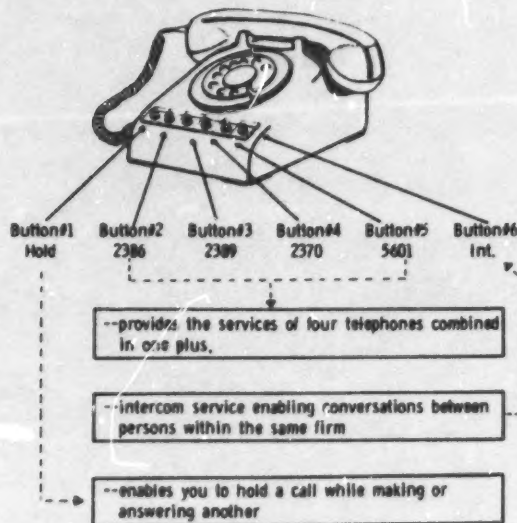
CHECK-OUT ACTIVITIES

- (1) Your teacher will provide a script for a telephone conversation, a telephone message form, and a partner. Your partner will be the caller, and you will be the one who answers the phone. After the conversation, record the message.
- (2) Using your picture of a telephone, demonstrate how to hold a call and to transfer a call.
- (3) Your teacher will provide a play telephone and a case situation. Place a telephone call.

INSTRUCTION SHEET I**RECEIVING TELEPHONE CALLS**

Most office telephones have several telephone lines. Each line has a button that lights up when it is in use. Study the picture of the telephone below.

SIX-BUTTON TELEPHONE SET

**Answering the Phone**

The person receiving the phone calls represents the company. For this reason, it is very important that he/she use good manners:

1. When the phone rings, push the button with the blinking light. Answer promptly, after the first ring, if possible.
2. Greet the caller, give the name of your company and your name. Then offer assistance.

"Good morning. Brown and Company, Tom Jones speaking. May I help you?"

3. Talk directly into the mouthpiece.

INSTRUCTION SHEET 1, (Page 2)

4. Speak in your natural, clear voice. You do not have to shout. Speak as though the other person were in the room with you.
5. Take the message accurately. Be sure to have pencil and paper near the phone at all times.
6. Close the call pleasantly. Give an appropriate goodbye such as, "Thank you for calling." Let the caller hang up first.

Holding a Call

Frequently, there will be two calls on the phone at the same time. The one answering the calls must put the first caller on "hold" while answering the second call. He/she handles the calls in this manner:

1. Ask the first caller to "Please hold for a moment."
2. Push the "Hold" button.
3. Push the button with the blinking light.
4. Go through item 2 under "Answering the Phone"; then ask the second caller to "Please hold for a moment."
5. Push the "Hold" button.
6. Push the button for the first caller. Say, "Thank you for holding," and complete the conversation.
7. Push the button for the second caller. Say, "Thank you for holding," and complete the conversation.

Transferring a Call

The caller may say, "Can you transfer this call?" This means that he/she wants to talk to another person in the office who has a telephone number different from yours. By your transferring the call, the caller will not have to hang up and dial the other number.

Here is a method for transferring a call:

1. Push the cradle (receiver holder) down one time.
2. Wait for the dial tone.

INSTRUCTION SHEET 1, (Page 3)

3. Dial the transfer number.
4. When the party answers, say "I'm transferring a call."
5. Push the cradle down one time again. (This connects the caller, you, and the person to whom the call is being transferred.) Say to the parties, "Go ahead."
6. Hang up the receiver.

INSTRUCTION SHEET II

PLACING TELEPHONE CALLS

Planning the Call

1. Write down all information you need:
 - Area Code (for long distance calls)
 - Local phone number
 - Name of the company and individual being called
 - Each item to be discussed
2. Determine if you should place a person-to-person or station-to-station call.

Placing the Call

1. Dial the correct number. If the person you are calling does not answer right away, let the phone ring at least a minute--about ten rings.
2. When the person answers:
 - Identify yourself and your company.
 - State the purpose of your call.
 - Give your message.
 - End the conversation politely.

INSTRUCTOR'S FINAL CHECKLIST

RECEIVING AND PLACING TELEPHONE CALLS

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
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1. In answering the phone and recording the message, the student received a "yes" on all of the items on the checklist..... [] []
2. In demonstrating how to hold a call and to transfer a call, the student:
 - a. Demonstrated how to hold a call correctly:
 - (1) Pushed the "Hold" button at the proper times..... [] []
 - (2) Pushed the correct number buttons at the proper times..... [] []
 - (3) Was polite to each caller..... [] []
 - b. Demonstrated how to transfer a call correctly:
 - (1) Pushed the cradle down at the proper times..... [] []
 - (2) Dialed the correct transfer number..... [] []
 - (3) Hung up the receiver at the proper time... [] []
 - (4) Was polite to each party..... [] []
3. In placing a telephone call, the student:
 - a. Wrote down the information needed..... [] []
 - b. Determined the proper type of call to make: person-to-person or station-to-station..... [] []
 - c. Dialed the correct number..... [] []
 - d. Identified himself/herself..... [] []
 - e. Identified the company..... [] []
 - f. Stated the purpose of the call..... [] []
 - g. Gave the correct message..... [] []
 - h. Ended the conversation politely..... [] []

Practical Arts

BUSINESS EXPLORATION

TASK: WRITING, INPUTTING, AND RUNNING A COMPUTER PROGRAM

INTRODUCTION

Before a computer can provide information, it must be given instructions (a program). The program is entered, and the machine then goes through a series of operations to arrive at the correct answers. In this task assignment sheet, you will learn how to write, input, and run a complete program for a microcomputer.

OBJECTIVE

GIVEN a microcomputer and a simple problem,
WRITE, INPUT, AND RUN THE COMPUTER PROGRAM FOR THE PROBLEM.
YOUR PROGRAM RUN should show the correct results.

LEARNING ACTIVITIES

1. WATCH a microcomputer in operation.
2. IDENTIFY the basic parts of the microcomputer.
3. LEARN the basic parts of the microcomputer.
4. STUDY flow chart symbols. LOOK AT a flow chart that your teacher will show you, and LISTEN as he/she explains each step. MAKE a flow chart for a simple problem that your teacher will provide.
5. WATCH your teacher write a simple computer program, and LISTEN as he/she explains each step. PRACTICE writing a computer program for the problem you flow charted.
6. WATCH your teacher input and run a program. PRACTICE inputting and running the program you wrote in Learning Activity 5.
7. ARRANGE with your teacher to complete this task by going through the CHECK-OUT ACTIVITY.

CHECK-OUT ACTIVITY

Your teacher will provide a simple problem. Write, input, and run the computer program for the problem.

VOCABULARY

Flow chart - a diagram showing the sequence of steps in solving a problem.

Input - information that is entered into a computer.

Language - special terms and symbols used directly by the computer.

Microcomputer - a very small computer containing a microprocessor along with other devices, such as a memory system.

Microprocessor - the controlling unit of a microcomputer. It is laid out on a tiny silicon chip and handles the data that is input in the microcomputer.

Program - a set of instructions.

Running a program - operating a computer to show each step in arriving at the information requested in the program.

INSTRUCTOR'S FINAL CHECKLIST

WRITING, INPUTTING, AND RUNNING A COMPUTER PROGRAM (BASIC LANGUAGE)

Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

Accomplished	Not Accomplished
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The student's program run showed the correct results..... [] []

Practical Arts

BUSINESS EXPLORATION**TASK: WRITING A PLAN FOR STARTING A SMALL BUSINESS**INTRODUCTION

Small business is of vital importance to our economy. However, one going into business must plan very carefully. Many businesses fail because a plan was not carefully laid. In this task assignment sheet, you will learn how to plan for starting a small business.

OBJECTIVE

GIVEN a "Plan for Starting a Small Business" form,

COMPLETE THE FORM.

YOU SHOULD complete all the sections of the form.

LEARNING ACTIVITIES

1. ANALYZE yourself in terms of becoming a successful store owner. COMPLETE the checklist "Should I Go Into Business For Myself" provided by your teacher.
2. LOOK through local newspapers and IDENTIFY five types of products or services that appeal to you.
3. PREPARE a questionnaire listing the five products or services you identified in Learning Activity 2. SURVEY ten classmates to determine which product or service they prefer. DETERMINE what type of business you will go into based on your survey.
4. DECIDE on the best location for a clothing business. Your teacher will provide the case. IDENTIFY a section of your community in which you would consider locating a business. VISIT the section and DETERMINE THE FOLLOWING:
 - a. What kinds of products and services are offered?
 - b. Does the traffic stop (both cars and pedestrians) to shop?
 - c. Do the roads or streets and public transportation lead to the stores?
 - d. Is there adequate parking space?

LEARNING ACTIVITIES (Continued)

- e. Is there a store which already offers the type of product or service that you selected in Learning Activity 3?
- f. Are there vacant stores, or would a new building have to be erected if you choose this section of your community?

REPORT this information in class.

- 5. **LISTEN** to a loan officer make a presentation about how someone who wants to borrow money is evaluated. **DECIDE** when loans should be approved or disapproved. Your teacher will provide cases. **IDENTIFY** institutions in your community that make loans to business people.
- 6. **LISTEN** to your teacher explain the three legal forms of organization. **FIND OUT** the form of organization. **CONTACT** a business that offers the product or service you selected. **DETERMINE** if a license is required for the particular business and if a state tax or license fee must be paid.

CHECK-OUT ACTIVITY

Your teacher will provide a "Plan for Starting a Small Business" form. Complete the form, using the information you gathered as you went through the Learning Activities.

INSTRUCTOR'S FINAL CHECKLIST

WRITING A PLAN FOR STARTING A SMALL BUSINESS

Accomplished	Not Accomplished
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Performance Level: All items must receive a rating of ACCOMPLISHED. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

The student completed all sections of the "Plan for Starting a Small Business Form".....

[] []